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HOUSING PROBLEM IN THE UNITED STATES.

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In contrast to America, where in New York alone general public concern has been given the tenement house problem, English conditions have been so notoriously evil that the housing question has become a matter of national importance. In visiting British cities and in discussing their conditions with reformers, one feels that England has no municipal problem paramount to that of housing. The whole country is a bit hysterical when it thinks about its "house famine," its working people with "no room to live." The books and articles on the subject are filled with the most pathetic appeals to national pride for radical reform. Many reforms have been attempted: Model houses, rent-collecting systems, sanitary laws and tenement house regulations, municipal ownership and management of tenements and cottages containing hundreds of thousands of people, garden cities, etc. Notwithstanding these actual accomplishments, a storm of criticism from many different sources has called into question all that has been done, and has severely arraigned the in-power political parties for their ineffective treatment of the problem. Dr. Edward Bowmaker, one of the chief authorities on the housing problem in England, says:

"Public and private enterprise have been busily engaged attacking the evil and providing for the necessities of those involved. Many large slums have been cleared away, thousands of model dwellings erected, while, in addition, the general sanitary law has been enforced with renewed vigor. And now, despite all our efforts, we have to realize that we have but touched the edge of a great problem; that much of our effort has but increased the difficulties of our position, and that never previously has overcrowding existed in the acute form we have reason to believe it is found at the present moment."

Overcrowded American Cities.

Many say that the house famine which exists in London represents the worst housing conditions in the world. Here in America conditions have not yet reached that acute stage, except in New York and

in one or two other cities, at which the evils are so flagrant and so generally obvious that public opinion can no longer be blind to them and has aroused itself to demand an immediate and far-reaching reform. New York and Boston have for many years been devoting considerable attention to this question. Chicago has within the last few years developed an exceedingly strong movement for housing reform. Philadelphia, through the Octavia Hill Association, has been making some investigations which show its conditions to be exceedingly bad from the sanitary point of view, though, as is well known, there are few tenements in that city. The situation in Buffalo has been studied, and it is the general opinion that the evil there has not reached large proportions, though there are cases of crowding which are nearly as bad as can be found anywhere, and though there are said to be a considerable number of houses in the Italian quarter unfit for habitation by human beings. Even cities of the smaller class, such as Rochester, Syracuse, Albany and Troy, have been studied with a view of having certain housing conditions improved. Washington is at present undertaking an investigation for the purpose of recommending remedial measures. St. Paul and Minneapolis have also given consideration to the subject. But despite the fact that conditions over the country are beginning to arouse attention, only in New York, Boston and Chicago have matters been given any deep concern by a considerable number of people.

Boston Slums.

Almost continuously during the past fifteen years, effort has been made toward improving the conditions in Boston. The impetus to the movement for reform there was given by Professor Dwight Porter, acting under the auspices of a volunteer committee which made an investigation in 1888. The State Bureau of Labor and the Associated Charities have co-operated for years in bringing before the authorities the worst conditions in the city and in demanding remedial action. A partial report was made by a Committee of the Common Council in 1895, which by its statement of existing conditions attracted the attention of a great number of public-spirited citizens. Two years later an investigation was made by Harold K. Estabrook for the Twentieth Century Club, the results of which were published in a little pamphlet called "Some Slums in Boston." This shows the existence in that city of conditions as bad as any to be found elsewhere in the country.

They do not exist extensively over the city, but they are sufficiently bad to show the need for radical effort. It has been stated that a tenement house commission will soon be appointed by the Mayor which will consider and report upon present conditions and suggest whatever remedial measures may be necessary to correct the worst evils in that city.

Unwholesome Chicago.

The report of the City Homes Association of Chicago, published in 1901, shows conditions in that city which in evilness rank after only the very worst in this country. It brings out the fact that the "double-decker" tenement, with all the evils which come with it, is fast developing in Chicago and the west. There already exist in Chicago, in the stockyards district and in portions of South Chicago, outside sanitary conditions as bad as any in the world. Indescribable filth and rubbish, together with a total absence of sewerage, make the surroundings of every dilapidated frame cottage abominably insanitary. Rear tenements, which create a world of misery and degradation are to be found in great numbers, and dark rooms, in which people are compelled to live without sunlight and fresh air, exist in tenements in many portions of Chicago. In fact, for eight miles along the north and south branches of the Chicago river, there are examples of the worst forms of housing to be found in any city. The crowding in certain districts is extremely bad. In the Polish district, for instance, it is very probable that the overcrowding rivals that of any other city. The houses are small, but the density per acre is remarkably high.

New York Compared with other Cities.

It is often said, and it is probably quite true, that New York has the densest and most overcrowded population in the world. But no idea can be gained of the comparative evils of overcrowding in two cities entirely unlike each other, by a comparison of the density of population per acre. The density of population per acre in the Polish quarter in Chicago is three times that of the most crowded portions of Tokio, Calcutta and many other Asiatic cities. On the other hand, Chicago's densest quarters are not as thickly populated as those in New York. And yet all of these cities are said to have stifling conditions of overcrowding. It is said that Asiatic cities, although having in their overcrowded portions only a third of the population per acre of

one of our districts, have the most serious and oppressive conditions of overcrowding in the world. Of course this simply means that a comparison of people per acre in various cities gives one a very superficial idea of the real conditions of overcrowding. Chicago has larger houses than Tokio, and New York has larger tenements than either. If all houses in the districts investigated were as large as a typical "double-decker," a population of seven hundred persons per acre would not necessarily be oppressive. That overcrowding is not always a consequence of a large population on a given acre is shown by the conditions prevailing in certain large and fashionable apartment buildings. In considering Chicago's density of population, it must be remembered that 11.8 per cent of the front and 35.4 per cent of the rear tenements are houses of one story. Over ninety per cent of the rear tenements are two stories and under, and about sixty-two per cent of the front houses are so classed. Considering the size of these dwellings, Chicago's density of population is most appalling. It is very probable, if we could compare the height of the dwelling and its density of population in Jewish, Italian, Polish and Bohemian districts, with the like in districts elsewhere, the real density would equal the worst in the world.

As bad as the housing conditions are in Chicago and other cities, they are in no way comparable to the conditions in New York. When conditions in this city are compared with those in London, it is difficult to say which are the worst. Opinions of students vary, Mr. Lawrence Veiller, I believe, claiming that New York has the worst housing conditions in the world. Certainly no English city is afflicted as we are with high buildings, dark rooms, and people packed in vast hordes upon single acres. A fundamental difference between the New York problem and that of London, is that in London the worst of the evil is overcrowding in rooms and in New York the worst evil lies in overcrowding on land space and its attendant consequences. Can any one say which is the greater evil? There is room to live in New York. There are cases of overcrowding which will compare with the worst in London, but there is no house famine and none is in view. Despite the new law just passed, with the radical improvements it requires in the construction of tenements, building has gone on uninterrupted. In this matter of room to live we have the advantage over London, but it is questionable whether high tenements, with dark rooms, vile air shafts and all the other attendant evils of the "double-decker" are not more

injurious in their effects upon the life of the people than even the condition of the house famine in London.

Tenement House Commission's Work.

The most serious evils of the New York situation are brought out in the report of the Tenement House Commission of 1900. This report states:

"The most serious evils may be grouped as follows: (1) Insufficiency of light and air, due to narrow courts or air shafts, undue height, and to the occupation by the building or by adjacent buildings of too great a proportion of lot area; (2) Danger from fire; (3) Lack of separate water closets and washing facilities; (4) Overcrowding; (5) Foul cellars and courts, and other like evils, which may be classed as bad housekeeping. * * *

"The tenement districts of New York are places in which thousands of people are living in the smallest space in which it is possible for human beings to exist—crowded together in small, ill-ventilated rooms, in many of which the sunlight never enters and in most of which fresh air is unknown. They are centres of disease, poverty, vice and crime, where it is a marvel, not that some children grow up to be thieves, drunkards and prostitutes, but that so many should ever grow up to be decent and self-respecting.

"All the conditions which surround childhood, youth and womanhood in New York's crowded tenement quarters make for unrighteousness. They also make for disease. There is hardly a tenement house in which there has not been at least one case of pulmonary tuberculosis within the last five years, and in some houses there have been as great a number as twenty-two cases of this terrible disease. From the tenements there comes a stream of sick, helpless people to our hospitals and dispensaries, few of whom are able to afford the luxury of a private physician, and some houses are in such bad sanitary condition that few people can be seriously ill in them and get well; from them also come a host of paupers and charity seekers. The most terrible feature of all the features of tenement house life in New York, however, is the indiscriminate herding of all kinds of people in close contact; the fact that, mingled with the drunken, the dissolute, the improvident, the diseased, dwell the great mass of the respectable workingmen of the city, with their families."

In their attempts to handle this great problem of housing, New York and Chicago have evolved plans which deserve to be considered at length. Both are extremely significant, for both have resulted from a careful study of the particular situation in each city. Despite its peculiarly difficult and almost baffling problems, New York has done a magnificent work through its Tenement House Commission of 1900. New York cannot at this time deal with her housing question as she might have done if this same Tenement House Commission could have laid its plans fifty years ago to prevent the conditions which now exist. Nevertheless, despite a very inferno of conditions, despite the

most intense pressure on the part of landlords and a population growing with amazing rapidity, the Commission planned and carried through one of the most systematic and thorough reforms that has ever been instituted by any municipality. In so far as New York could at this time afford to cut at the very roots of the evil it has done so in a wonderfully powerful way.

When the plan outlining the Tenement House Department was sent me previous to its being placed before the Commission, I was convinced that it was not feasible. It so clearly and systematically laid out the exact field of activity in which a body dealing with the tenement house conditions should work; it so wonderfully selected from all the various departments in the city the powers it should have and the duties it was peculiarly fitted to undertake; and it so revolutionized and re-systematized not only one or two departments of the city government but all departments, when they had to do with tenement house conditions, that it seemed a perfect plan but one impossible to carry out. Although modified somewhat it is now substantially a part of the city government of New York.

New York Conditions not Typical.

The conditions in New York are peculiar to that city; they have no duplicate elsewhere in this country. As the conditions in Chicago are more nearly typical of those existing, and likely to develop, in our other large cities, they and the reform movement that has arisen to destroy them deserve more attention in an article of this character than has been given the New York problem. There is still a chance in Chicago to develop such a reform movement that formative and effective work may be done. In fact, the opportunity in that city is almost unrivalled for this kind of work. New York must eradicate; New York must reform. Nearly everything in that city must be done over if we would have decent living conditions for the people. Whatever is being done must be stopped; whatever is, must be remedied. Chicago has but started and its evils may be largely remedied by the enlightened citizens of that city. Radical action has magnificent possibilities in the great western metropolis. Chicago has not yet reached that hopeless, baffling stage at which New York and London have arrived. Houses in that city may be demolished without greatly advancing rents and dangerously increasing overcrowding. Bad

buildings may be reconstructed without immediate evil results. Small parks and playgrounds may be established at comparatively small cost and without unhousing many people. Factories may be forced out of the inner circle, even from the river banks, more easily now than later. Model tenements may be located now by choice and not by necessity. In the older cities, especially in New York, some of the most necessary reforms that have been carried through have been temporarily injurious. Chicago faces no such dilemma.

Chicago Homes Association.

Whether or not housing reform in Chicago is to be a blessing bestowed by this generation upon the generations to come, seems largely to depend upon the thoroughness with which the evils of housing conditions are dealt with by the reform association of that city—the City Homes Association, which to my mind is very nearly a model organization for attempting the reforms needed in most of our large cities. At first the purpose of the Association was not radical action, nor did it then hope to obtain a thorough and fundamental control of the situation. Its activities began in the more obvious and outward methods of reform; model tenements, open places, certain laws, were the reforms of other cities and these reforms appealed to the Association as work to be undertaken in Chicago. The specific reforms it attempted were imitative of those which older cities had formulated. Although copying the specific reform efforts of other cities, the City Homes Association in its organization is the broadest society of its kind that has yet come into existence. It plans and executes the various reforms which in other cities are undertaken by separate and unrelated organizations. Elsewhere, for instance, there have been law enforcement societies, model housing associations, sanitary aid organizations, municipal lodging house committees, and small park and garden associations. In Chicago, these committees, or their equivalents, exist, but are all under the direction of the City Homes Association—are in fact the parts into which that powerful organization has divided itself for dealing effectively in a broad way with the housing question.

It was planned that nothing was to be done by these various working bodies—there are five of them—until the Investigating Committee had made careful inquiries into the typical problems existing in the city. A most careful and conscientious investigation was made as a

basis upon which the other co-related committees should plan their work. The Small Parks and Playgrounds Committee became immediately interested in extending the very inadequate breathing spaces which the city at that time provided for the people of the tenement districts. The work of the special Park Commission of Chicago has been very largely moulded by this committee, and its assistance in every work undertaken by that Commission has been most valuable. The Model Tenement Committee was organized for the purpose of building tenements having the same ends in view as the City and Suburban Homes Association of New York. The Committee on Laws and Law Enforcement was organized to examine and compare the laws of the various cities, and to draw up a code peculiarly adapted to meet Chicago conditions. The Committee on Vagrancy undertook immediately to deal with that large class of the floating population for which Chicago has been called the "Mecca."

Evil of Cheap Apartment Houses.

As has been indicated, the first work attempted by this Association was a general examination of housing and sanitary conditions in the more congested portions of the city. In looking back upon that investigation made two years ago many of us have realized that we but partially saw and but inadequately stated the problem. For some reason, not until after the inquiry did we realize the full importance of apartment houses in the tenement house problem. Since then we have at times been almost inclined to regard the apartment house as the crux of the whole question. The evils latent in this house are not obvious now while it is inhabited by wage earners, artisans and small shop keepers. The means of the inhabitants enable them to keep the dark rooms unused. Overcrowding is rarely serious, and the janitor's service often saves the property from degenerating into that class which we now call "tenement house property." The poorest of the apartment house property, despite steam heat, baths and other conveniences, is already deserving of no better name than tenement. Most of the apartment houses are built in violation of even the present erratic and inadequate law. They are constructed with the airshaft; they are badly built; they are often of the "double-decker" plan; they are totally lacking in fire construction.

I recall a typical example of a house of this sort—an apartment

building not more than ten years old, which has so degenerated that it is far worse than much tenement house property. Once a high-class apartment house, the character of its occupants has gradually changed until now it is inhabited by clerks and trades people, many of whom keep up an appearance of respectability on less than the income of an average artisan. When the higher-paying tenants moved from the house, the flats of six and seven rooms were cut into two and three apartments. By this division a large number of rooms were made absolutely windowless and dark. The janitor service has diminished until now accumulations of refuse and dirt are to be found in many parts of the building. The plumbing is invariably out of order, and the crowding approaches the danger line. This building is an example of what much of the apartment house property is sure to become. The many of us who have been watching tenement house conditions develop in Chicago have a firm belief that from this almost unnoticed class of buildings Chicago's most serious housing problem is sure to come.

Chicago—A Typical American City.

It is well to state fully the whole problem in a city so typical of a certain class of large cities in the United States. New York's conditions serve in a way as a warning—as the “awful example”; but they are far too aggravated and extreme to supply other cities in the United States with real guidance in the matter of specific and detailed reform work. Chicago's method of reform may perhaps have a larger influence than New York's upon reform work in other cities. It is therefore of importance to other cities than Chicago that the reforms in that city should be truly model ones. At the present time one too frequently sees reform bodies copying whatever may have been undertaken in other cities without in any cases having necessity for those particular measures. Comprehensive plans developed from the study of conditions are rare, and an original handling of local problems is almost never observed. Opportunism prevails almost invariably, and reforms started in New York or London are likely to have their miniature copies in every other progressive city. Thorough and comprehensive plans, which are in such striking evidence as preliminary to the municipal activity in many German and French cities, seem wholly absent from reform undertakings in our city communities. In America we have not the patience to work according to some far looking plan;

something must be accomplished every month and every year. In Germany and France the most stirring reforms that have been accomplished are the results of years of planning, and long years of careful and well-directed activity.

Whether or not it is possible for the people in Chicago to get at the very roots of the matter in a new and original way, and to show the world how one community can handle its housing problem, must remain a question for many years to come. The opportunity there is so great that it seems a vast pity to miss it. At present perhaps nothing better can be done than to force upon the community laws copied after those existing on the statute books of other cities. Perhaps model tenements which are not specially needed, or which may serve no vital purpose, may be erected, and other measures in the way of imitative reforms be undertaken. But one cannot believe that Chicago, after so wisely devising the organization of the City Homes Association, will not do a more remarkable work in planning a thorough and comprehensive reform of its housing evils.

Model Dwelling Associations.

In most of the smaller cities, and even in Chicago, much consideration has been given to model house building as a remedy to the evils existing. These tenements have been erected by three general classes of companies, the division being made upon the motives governing the companies' enterprise: the purely commercial company, which makes its investment because of the dividends; the commercial-philanthropic company, which limits its income to a small dividend; and the philanthropic company, which devotes its surplus income to the extension of its work. Furthermore, many large employers with commercial interests in view, have furnished housing accommodations to their employees. This model tenement movement has spread with considerable rapidity throughout foreign cities. In London alone there are eleven large housing corporations, with capital amounting to fifteen million dollars, yielding an income of six hundred and eighty thousand dollars a year. In New York the Riverside Buildings pay six per cent. The New York Improved Dwelling Association pays five per cent. regularly. In 1896 the City and Suburban Homes Association was organized with a capital of one million dollars, having for its objects, as stated by its President, Dr. E. R. L. Gould, "To offer to

capital a safe and permanent five per cent. investment and at the same time to supply wage earners with improved, wholesome houses at current rates." To build tenements in the central portion of a city for skilled laborers or those drawing sufficient wages to enable them to live out of the inner circle, is to add more crowding to the already congested district. The Association has made an effort to remove the better paid wage earners from the congested districts by building model tenements in the less thickly populated portions of the city. It has also built tenements which furnish poorly paid laborers, who can hardly be removed from the inner circle, with sanitary homes situated in the downtown areas.

In addition to New York, Washington, Philadelphia, Baltimore, Cincinnati and Boston have model housing companies. Many more such companies would be formed, probably, if it were known that model tenement building had been in the past a very safe investment. To quote Dr. Gould again, "Upwards of one hundred millions of dollars have been invested in improved housing in the largest European and American cities; and eighty-eight per cent., that is, eighty-eight million dollars, is now earning and has always earned a commercial profit. Six per cent., that is, six million dollars, has returned a savings bank rate of interest, and only six million dollars out of the whole one hundred million dollars have been invested less profitably." In most cases the improved housing companies have confined their efforts mainly to establishing model block dwellings, and have made little or no attempt to exercise a personal influence upon their tenants. In other instances, however, the companies have bought some of the worst and most insanitary pieces of property and have placed some skilled person in charge for the purpose of improving the condition of the tenants. Certain extremely valuable results have been attained in this kind of work by Miss Octavia Hill and Miss Victoria Cons, of London, and by Miss Collins, of New York. These few people have at least demonstrated that the foul and insanitary conditions which exist in the worst tenements are not due alone to the habits and neglect of the tenants. They have proved conclusively that the mass of tenement-house property is very badly managed.

Instability of Public Opinion.

As valuable as the building of model tenements is, however, this work can only do comparatively little toward solving the housing problem. The great mass of improvements must of course come through laws, and the obstacles in the way of legislation for improved housing are many and serious. First of all, reform suffers from a seemingly inherent quality of its own efforts; they are apt to be intermittent, short-lived, sporadic. Municipal officials are likely to be conservative, and even obstructionists. And then the slum landlord is certain to be shrewd and persistently attentive to his own interests.

The history of almost every large city is rich with examples of the intermittent character of reform. Liverpool once arose in wrath at the dangerous housing conditions and the fearful death-rates prevailing in certain portions of that city. In obedience to the strong public sentiment, the overcrowded houses were destroyed. The wretched tenants were compelled to leave their old overcrowded houses to still further overcrowd the neighboring ones. Basements, cellars, attics, sheds and all available forms of shelter were put to use, but the evils meant to be remedied were increased tenfold, as the increased death-rate fully proved. Action being taken, however, the emotion subsided.

Since 1842 New York has had many reform movements. Many investigations have been made; again and again the city has been aroused to a high pitch of excitement, but the efforts have been ephemeral. Of the little done, a part was injurious. The double-decker itself was introduced to slum landlords by well-meaning reformers. What is most needed in all reforms came only recently to New York, namely, an organized body of public-spirited citizens who are determined, if necessary for success, to fight another "Ten Years' War."

City Officials Backward.

As to municipal officials, they are not likely to make a radical change in the city's policy, unless they are forced to do so by the constant and unmistakable pressure of public opinion. If the people make no definite demands regarding the enforcement of tenement-house laws, the city will actually permit the slum landlords to build as they choose. And, therefore, the onus of neglect lies not alone upon the municipal authorities. Many evils charged to corrupt politics exist because there is an absence of public opinion against them.



Within the last few years there have been marvelous industrial, commercial and agrarian revolutions, through which populations have been redistributed upon the earth; country districts have been depopulated; small factories have given way to large ones; country and suburban stores have succumbed to the department and mail-order store; the millions have thronged to the cities, which were not prepared for their coming. The municipal authorities had not planned to protect the citizens against insanitary dwellings, and landlords were permitted to build as they wished. To municipal governments in the entire western world have been presented a thousand new problems. That these problems have not all had a satisfactory solution is not entirely the politicians' fault. Unpaved and unclean streets, dangerous sidewalks, garbage disposal and removal, rubbish and refuse upon open spaces, the outlawed privy vaults, houses unfit for habitation, damp basement dwellings, overcrowded, dark and unventilated rooms are not inevitable or necessarily permanent evils. Our smaller cities can abolish existing evils, can prevent the growth of a great tenement-house population crowded in stifling quarters, and provide needed breathing spaces, parks, playgrounds and baths. These improvements, however, will never be secured if dependence for their attainments be placed solely upon municipal authorities. City officials must be unceasingly prodded into action by an aggressive public opinion.

Landlords Opposed to Betterment.

The third and most important obstacle to reform is the slum landlord. He will vigorously protect his property interests. Indeed, this whole struggle for better housing is fundamentally a struggle between the interests of the individual on the one hand and the larger interests of the common weal on the other. In many cities the interests of the slum landlords have been thus far protected and promoted by the municipalities themselves. To permit landlords to build without careful municipal regulation is to encourage a tenement-house blight. For it should be understood that the construction of houses, the relation of one house to another on the same and adjoining lots, and the size in height and length decide the inside conditions. In the absence of careful municipal regulation, tenements are built without uniform and adequate provision for light and ventilation. Builders of tenements, and even of many new and cheap apartment buildings, disregard all

principles of good construction and erect dangerously insanitary dwellings.

In fact, pressure for the economical use of land has established within certain limits a new and vicious kind of private property. It is the private ownership of the rays of the sun and the health-giving properties of the air. A landlord who builds a tenement to the limits of the lot and several stories high takes from his neighbors both air and sunshine. He also provides many of his own tenants with dark and foul homes. The returns of every investigation are replete with such instances. For the landlord's tenant and his neighbor's tenants, the airless and sunless rooms nourish disease germs. Babies, almost like blind fish inhabiting sunless caves, suffer from ophthalmia. Tuberculosis thrives, and cannot be stamped out without the aid of sunshine. It is the common testimony of physicians that the working people are being noticeably affected by city habitations. People cannot live without air and sunshine, and strange as it may appear that any one should have to plead for these things, every tenement-house committee exists pre-eminently for this one purpose; that is, to insure to every one the necessary light and air, and to make it impossible to build or use as tenements those houses where the light and air are insufficient. It is possible that at first many people will object to a municipal policy of interference which will hold in check the individual. But objections of this kind will come only from those who have interests involved or who know nothing of the evils caused by the present policy. That property interests must give way to health and sanitary necessities is a recognized municipal prerogative.

THE HOUSING PROBLEM IN ENGLAND.

BY PERCY ASHLEY.

There is an inclination in all discussion of the housing question to consider it chiefly, if not entirely, as an urban matter. Undoubtedly it is true that the dangers of inadequate housing are more conspicuous in the towns than in the rural districts, and that the problem is greater there. But it is inadvisable to lose sight of the fact that the country population, in England and certainly elsewhere in Europe, is exposed to dangers and difficulties quite as great. It often suffers, as the dwellers in the towns, not merely from bad sanitation, but also from an actual lack of house room. The problem, then, is both urban and rural; it is only the particular conditions of the cities and of their present rapid development which cause the evils there to be temporarily more acute.

In the consideration of what has been done to remedy the evils due to insufficient or imperfect accommodation, it will be convenient to divide the subject into two parts. There is first the matter of sanitation—the care taken by local and central authorities that the conditions under which the people live, the houses which they inhabit, shall be such as to promote and secure health. And then secondly there is the provision of the actual houses in which the people may live—houses which are in convenient connection with the places in which the inhabitants have to work.

Sanitary Legislation.

English sanitary legislation is almost entirely the work of the last reign. Much of it was experimental; many changes have taken place in the organization of the authorities entrusted with the execution of the laws; and the greatest progress has been made since the establishment of the Local Government Board as a central supervising authority. The laws at present in force for places outside London are consolidated in "The Public Health Act, 1875," and amended by "The Public Health Acts Amendment Act, 1890"; for London itself the chief law

is "The Public Health (London) Act, 1891." The authorities are (1) the county councils, which have only limited powers; (2) in urban sanitary districts, the borough council or urban district council, and in rural sanitary districts the rural district council. The general policy of the legislature has been to give urban sanitary authorities a fairly free hand, and to keep the rural authorities under a rather close control.

The sanitary powers of the county councils are confined to (a) the appointment of a medical officer of health, who watches over the health of the county and reports on the work of the smaller authorities, and on other matters; and (b) the right to complain to the Local Government Board against the negligence of these authorities. This right is important, for the whole burden of sanitary administration rests on these subordinate authorities, and they have wide powers, and it is not possible for the central government constantly to watch them. It should be said that borough councils are uncontrolled except by the Local Government Board. The local sanitary authorities have full powers of inspection; it is their duty from time to time to make a survey of their district, urban or rural, and their officers have the right to enter any premises to examine all sanitary arrangements, and they may order any changes which they think necessary. They may make by-laws (which need the approval of a higher authority) and regulations in regard to house sanitation, the control, inspection, cleanliness of tenement and common lodging houses, disposal of refuse, etc. The local authorities employ medical officers of health and sanitary inspectors, and to encourage the appointment of an adequate staff, the central government pays half the salaries of all approved officials of this class. Security of tenure of office is obtained by the provision that these officials may be dismissed only with the approval of the Local Government Board. So that, once appointed, they are perfectly independent of the local authority so long as they do their work well, and they are therefore free from local influences.

Authority to Condemn Slums.

But these powers are not always sufficient. They may prevent the rise of new evils, or remedy small ones, but sometimes a house or a number of houses may be in so bad a condition as to call for more drastic measures. Very considerable powers were given to the sanitary author-

ities by "The Housing of the Working Classes Act, 1890," of which the first two parts are concerned with unhealthy areas and dwellings. Part I. gives powers to the county council in London, and elsewhere to urban authorities, to clear any large area condemned as unhealthy on the report of the medical officer. It is a compulsory, not a voluntary, obligation. Any area may be declared unhealthy if it contains houses unfit for habitation, or if the narrowness of the streets, the closeness of the houses or other similar factors endanger the health of the inhabitants there or in the neighborhood.

The property has to be purchased outright by the local authority, and the terms of purchase are interesting. Though the sale is compulsory, no allowance is made for that; regard is to be had to the nature of the property and its probable duration if left in its existing condition; and undue value caused by overcrowding is to be ignored. When the area is cleared, the local authority may deal with it as it thinks fit; it may lay out the new ground plan, and then let or sell the land for the erection of working-class dwellings, but it may not itself build without permission from the Local Government Board.

Part II. of the act is concerned with separate houses, or small groups of houses. The procedure is somewhat simpler and less expensive than is necessary for the larger areas dealt with by Part I. The authorities may order a house or houses to be closed, and, if necessary, demolished. They may purchase the land on which such buildings have been demolished, and, if desired, dedicate it to public use, as an open space. This part of the act applies to all urban and rural sanitary authorities, but in London and rural districts the approval of the county council is necessary.

Money may be borrowed for these purposes, on the security of the rates (taxes), but approval is needed from the Local Government Board, which may hold a local inquiry. In the towns a considerable amount of good work has been done under these two parts of the act, but there are difficulties. The clearance of a particular area in a large city is apt to produce overcrowding in the immediate neighborhood; it is not always easy to fulfill the obligation to rehouse all, or a part, of the persons dispossessed; and the period for the repayment of loans (30 to 50 years) is regarded by the local authorities themselves as much too short. The obligation to rehouse tenants dispossessed applies to local authorities and to railway companies expropriating land. Un-

fortunately it is often avoided, or met in a very partial and inadequate manner.

To prevent the rise of slums, it is necessary to regulate buildings. This also is done by the local authorities under various acts. The most important of these, so far as city conditions are concerned, is the great "London Building Act, 1894." The various authorities have power to make by-laws, and for their guidance the Local Government Board issues a set of model laws, which deal with many different details, such as height and thickness of walls, the provision of sanitary appliances, etc., but particularly with the amount of air space. These model laws are not binding, and the enforcement of the building acts and the stringency of the by-laws actually in force, depends almost entirely upon the energy of the local authorities.

On the whole matter of sanitation, it may be said that the English system works extremely well. In the large towns the administration is generally very good and thorough. The same is true of many of the smaller towns and in a large number of country districts. And in general the law itself is quite adequate; its execution naturally varies in efficiency with the character of the local authority. The central control is fairly satisfactory, but might with advantage be strengthened.

Great Need for Houses.

But while the constant and vigorous administration of the Public Health Acts is still as necessary as ever, the most important problem at the present moment is the supply of actual house room. The rapid growth of population in the towns has outpaced the supply of new houses; and the difficulty has been increased by the gradual displacement of houses in the centre of the greater cities by business premises. The results have been, first, a great rise in rents owing to the demand for houses close to places of employment; secondly, very serious overcrowding; and thirdly, an insufficient supply of houses not merely for the poorer classes, but even for the artisans. In the country districts, the chief trouble is the lack of laborers' cottages. The lowness of wages is probably the chief cause, since the small rent which it is possible for the laborer to pay offers no temptation to the builder.



Sources of Supply.

For many years, in fact until quite recently, it was left to private enterprise to cope with the constantly increasing demand. This private enterprise has naturally taken several forms; building operations have been undertaken by private companies, by "building societies," by co-operative societies, by semi-philanthropic trusts, and by employers of labor. Some instances of these may be mentioned. The Artisans, Laborers and General Dwellings Company of London (founded in 1867) had in 1898 resident in its dwellings (partly in London and partly suburban) a population of nearly 20,000. The East End Dwellings Company had in the same year 1,300 tenants. A number of similar societies exist in London and provisional towns; all have been of great use. But all are, however, rather apt to provide for the better class of the population, and the same is of course still more true of the "building societies" and the co-operative societies. The former are a means of investing savings in the purchase of a house, which after all is only possible to a limited class; moreover the ordinary workmen cannot be tied to a particular neighborhood. The co-operative societies have (a) lent money to members to purchase houses, on security of the property, or (b) built houses and sold them to members, or (c) built houses and let them, chiefly though not entirely to their own members. In 1900 more than 24,000 houses had been provided in this way. The strong tendency at present is for the societies to invest much of their capital in house property in the last-mentioned form, or even as an ordinary form of business enterprise.

The semi-philanthropic trusts, usually established by a benefaction, are those which build chiefly to meet the needs of the poorer classes, and therefore endeavor to let at very low rents. But in order not to compete unduly with private enterprise they allow for a small rate of profit, which is used entirely to extend the operations of the trust. The two chief examples are the Peabody and Guinness trusts. The former had in 1898 in its dwellings a population of over 19,000; the Guinness Trust provided for more than 7,000 persons. The general social position of the tenants under the former trust is slightly higher; the average weekly wage of the head of each family was twenty-three shillings, while the average earnings among the Guinness tenants were rather less than a pound. It will be seen that even these do not reach

the very poor. It is regrettable that the form of tenement building adopted has hitherto made the buildings decidedly unattractive, but there has been a considerable improvement in the last few years, particularly in the most recent erections of the Guinness trustees.

Finally, a considerable amount of housing of employees has been done by manufacturers. Favorable examples of this are to be found in Port Sunlight, the model village of Lever Brothers near Birkenhead, and in the dwellings erected by Mr. George Cadbury; and other examples might be given. The results, however, are not always as satisfactory. The cottages provided by the coal owners for the miners in Durham (and considered as a part of their wages) are said to be often in a deplorable condition. And even where the housing is actually well done, it has certain obvious social disadvantages—it may often greatly increase the dependence of the workers upon the employer.

Municipal Tenements.

But in spite of much activity in these various directions, and in spite of the opening up by speculative builders of large districts near the great towns private enterprise has not been equal to the demand. One difficulty is the inclination of the ordinary speculative builders to erect in the suburban districts only "villa residences," a class of house not adapted to the need of artisans. Moreover the financial conditions under which such builders carry on their operations, usually by means of loans, tend to fix rents at too high a rate.

The unsatisfactory results of private enterprise gave rise to the demand for State action, and it is over half a century since the first Act of Parliament upon the subject authorized local authorities to raise money on mortgage to provide tenement houses to be regulated by Commissioners appointed under the Act. But the rapid development of public enterprise has been since the Act of 1890, of which the first two parts have already been described. That Act consolidated and amplified all previous legislation upon the subject; it is perhaps the most important piece of legislation on the subject to be found in any country.

Part III. of the act enables the county council in London and all town or urban councils elsewhere (and in the country the rural districts councils with approval from their county councils), to acquire land and

build houses thereon whenever it is thought advisable. A council can obtain power to purchase land compulsorily for this purpose. One very important amendment to the act was made last year. Until then it had been held that local authorities had no power to purchase land outside their own boundaries—a restriction which seriously hampered the action of the large cities which had no available land inside. Last year an act was passed to remove this restriction, and the London county council has already acquired estates for the purpose within easy reach of London. Money usually has to be borrowed, and the Local Government Board has hitherto declined to sanction loans of which the repayment extends over more than fifty years; the usual period for small authorities is thirty years.

It has generally been assumed that housing ought to be a "remunerative enterprise," *i. e.*, that it should not involve a charge upon the rates; and, the rents charged must, therefore, be such as to meet the interest on the capital borrowed, the expenses of management, and payments towards the depreciation account and the sinking fund. Full information as to what has been done under this part of the act by local authorities all over England will be found elsewhere in this issue. Here, it is only necessary to remark that while very much has been done, the results have not yet realized the hopes expressed at the passage of the act. The authorities have constantly found themselves forced to charge rents which are beyond the reach of the poorer classes, and their new dwellings have in some cases been of so good a class as to bring back into a city skilled artisans who had gone to live outside. The inhabitants of a district which is cleared are practically never rehoused there. The places are taken by a better class, and, as the very poor never move far, the overcrowding in the immediate neighborhood is increased by the influx of people from the cleared area. But the chief difficulty is the high rents often charged, unwillingly enough, but of necessity. And it must be remembered that the change from small houses to block tenements upon the same piece of ground only improves the actual housing; it does not increase the air space or lessen the congestion of the city populations.

Municipal Lodging Houses.

A word must be said as to lodging houses, which are intended for that part of the population (single men or women) who are constantly

on the move, or who are not able to afford even a single room. Common lodging houses are subject to the close control and inspection of the local authorities, and one of the London borough councils has obtained by-laws subjecting ordinary houses let out to more than a certain number of tenants to the same registration and inspection as common lodging houses. The Rowton Houses have set an example of cheap model lodging houses, and various local authorities (*e. g.*, the London county council and Southampton town council) have established similar institutions. It may be noted that model lodging houses for women have almost always failed.

Workmens Trains.

It is desirable not only to house the city populations adequately, but so far as possible to remove the pressure upon the cities, to spread the population out from the business centres. That is to say, one important purpose of reformers should be to build houses outside the city limits, or on the boundaries, and to connect them with the centre of the city, or with the manufacturing quarters, by cheap and rapid means of communication. This is in the main a question for the engineers, but it involves control by the local authority of the suburban districts to an extent which will enable them to insist on a ground plan for the new districts conveniently united to the city plan.

The first serious attempt to provide cheap means of transit for the workmen was made by the "Cheap Trains Act" of 1883, which exempted all railway fares not exceeding a penny (two cents) a mile from passenger duty, on condition that adequate trains were provided "for workmen going to or returning from their work, at such fares and at such times between six o'clock in the evening and eight o'clock in the morning as appears to the Board of Trade to be reasonable." In special cases where the companies do not make adequate provision the Board may order an inquiry either by its own inspectors or by the Railway Commissioners, who have power to make an order on the subject.

In 1899, as the result of a vigorous campaign undertaken by the London Reform Union, nearly twenty additional workmen's trains were added in the London district. But naturally the companies can only be made to run such trains where the demand for them exists. They attempt to open up new suburbs only if they see a prospect of immediate profit. The whole question of transit is engaging the attention of local authorities greatly at present, and the general movement

is towards the municipalization of tramways. The evidence seems to be conclusive that wherever the tramways have been so acquired by borough or urban district authorities, there has been a great improvement in the service. The number of cars has been increased, more workmen's cars established—especially is this the case in London—fares reduced, and systems developed. Municipal authorities are more inclined than a private company to run particular pieces of lines at a loss, if they can make a profit on the whole.

Electric Traction.

In comparison with other countries, England has been very slow to adopt electric traction; but that defect is now being rapidly remedied. What is wanted is not simply a good system within a city, though that is important enough, but also the union of cities and surrounding districts by a network of light railways (electric cars). Recent legislation enables local authorities to establish such railways with comparative ease and with fewer formalities than have hitherto been necessary. In London, where the transit problem is naturally greater and more complicated than anywhere else in England, the underground electric railways have developed rapidly during recent years. There seems some danger, however, that the system may be allowed to grow up in a somewhat haphazard fashion, and it would perhaps be advisable to establish some central board (in which representatives of the county council should predominate) for the examination of all tram and railway schemes proposed in London. Its approval should be necessary, and its task should be to co-ordinate all such schemes, and thereby to secure an intelligent and intelligible system of communication for London and the surrounding districts.

It is useless to build houses outside a city unless means are provided whereby the city can be easily reached; it is certain also that few private tramway companies will carry their lines into new districts without a satisfactory prospect of profit. The two operations have to be simultaneous, and it may be, now the authorities have power to build outside their own limits, and are becoming more and more masters of the tramways, that they will be able by using both these powers together really to relieve the pressure upon the living space within the cities. Whether it will be ever possible to remove the very poor, or to induce them to refrain from crowding together, is, however, a doubtful question.

Present and Future.

It will be apparent from all that has been said that, though very much has been done, it can scarcely be said that England has as yet approached a solution of the problem; it seems, in fact, to become every day more difficult, and to be almost incapable of anything more than a partial answer. The public mind is greatly occupied by the matter; it is the subject of constant discussion; it is the reason for the existence of many societies. One of these—though it is little more than a sanitary aid society—has done such good work in the past that it should be mentioned, though its importance has greatly declined in the last few years. The Mansion House Council on the Dwellings of the Poor was established in 1883, to watch parliamentary action and to promote legislation in regard to housing, and to establish sanitary aid committees in the metropolis as voluntary assistants to the local authorities. It is in the second part of its work that the council has been most successful.

The conferences held by the various organizations, and the constant discussion of the question on the platform and in the press, have produced an ample crop of suggestions, ranging from simple amendments of existing legislation to the most advanced and socialistic state action. The demand is for the supply of houses to be placed in the category of necessary public services, and supplied at a low rate to the inhabitants—the cost not met by the rents to be borne by the local rates. But the demand has hitherto found very little support. One of the most hopeful signs, so far as London is concerned, is the gradual removal of industries from the metropolis itself to places from ten to thirty miles out. The process has already commenced in certain trades (*e. g.*, printing), and it may be that this will do something to relieve the city, though it may be doubted (and the remark applies to the housing by employers already mentioned) if the creation of villages of persons entirely engaged in the same occupation and of exactly the same social class, is altogether desirable. But it is in this movement, in the development and improvement of municipal housing, in conjunction with the elaboration and extension of swift and cheap means of transit, and in the vigorous enforcement of sanitary laws, that there is the greatest possibility not of finally solving the housing problem (in one form or another, so long as the rapid increase in city population continues, it is probably permanent), but of removing its worst evils.

MUNICIPAL HOUSING IN BRITISH CITIES.

BY LETTICE FISHER.

Under the Housing of the Working Classes Acts and the Public Health Acts, local authorities in England and Wales possess very considerable powers of dealing with insanitary property, of improving, closing or demolishing houses which are unhealthy in themselves or which interfere with the light and proper ventilation of others, and of erecting working class dwellings. A really exhaustive inquiry into how they came to possess these powers and what use they have made of them would throw an enormous amount of light into the darkness, but within the scope of a magazine article such an enquiry is obviously impossible. However, even a short outline of the history of housing legislation and of the efforts which local authorities have made to cope with one of the most difficult and complex questions of modern times may be suggestive.

Early Housing Conditions.

Between 1830 and 1845, a number of important researches into the state of working class dwellings were made. The facts they revealed give a truly appalling picture of towns where houses, under the pressure of new industrial conditions, had been run up in thousands by builders ignorant of everything except how to make the most money with the smallest outlay, and uncontrolled by the wise regulations which modern sanitary science has laid down.

From the report of Dr. Southwood Smith we learn that in 1839 the districts inhabited by the poor in London consisted of narrow and winding streets, close courts and dark alleys, which were incapable of ventilation. The houses were often old and ruinous. There was an entire absence of drainage, and there were very insufficient supplies of water. The buildings were crowded thickly upon the refuse-saturated

land, and the people were huddled in the buildings. A large part of Bethnal Green, London, was a swamp, and in rainy weather whole streets were under water. Dr. Southwood Smith had seen six persons ill with malignant typhus in one small room. Of 77,000 persons, 14,000 were attacked with fever in one year, and nearly 13,000 of them died.

The report of the select committee of 1840, followed by many others, showed that the great provincial towns were on a par with London. There was the same utter absence of drainage, the same lack of ventilation. Back to back houses abounded. In Manchester 12 per cent. of the laboring population lived in cellars; in Liverpool 20 per cent. There were large numbers of enclosed courts. Liverpool had 24,000, occupied by about 86,000 persons, without reckoning those who dwelt in cellars. These Liverpool courts were built upon the yards and gardens of larger houses. They were shut out from light and air by high houses, or warehouses at either end, and often long series of them were to be found between two streets, the only connection of which with the outer world was a four foot tunnel which ran through each block of court houses. The houses had three small rooms, one upon the other, and as the houses were built side to side and back to back, ventilation was impossible. Sanitary accommodation scarcely existed; garbage heaps were often placed immediately under the windows. In such conditions the mortality rate was terribly high, and an enormous amount of preventable suffering and sickness existed. Public feeling was effectually aroused by the reports, and a number of legislative measures were passed, which had for their object the future prevention of such horrors and their immediate amelioration.

History of Legislation.

It is impossible to give in detail the provisions of all the acts relating to housing, but the following brief outline of the more important acts may be of some assistance:

The Metropolitan Buildings Act of 1844 made regulations as to buildings, the width of streets, drainage and the like, and placed the cellar dwellings under the supervision of district surveyors. The Nuisances Removal and Diseases Prevention Act did away with many nuisances and made it possible to check overcrowding, though only to a slight extent. In 1848 came the Public Health Act, which made important regulations, and provided an organization to enforce them. No houses, for instance, were henceforth to be built without adequate drainage; a minimum width was prescribed for streets; strict regulations were made for

cellar dwellings; and the newly constituted local boards were empowered to register and regulate common lodging-houses. Meanwhile the stimulus given by the reports had roused several of the great provincial towns to action. Liverpool, for instance, obtained a sanitary act in 1844, on which the public health act of four years later was largely based.

In 1851 Lord Shaftesbury succeeded in passing through Parliament the two acts generally known by his name. The Laboring Classes Lodging Houses Act empowered local authorities to borrow money "on the security of the rates" for the erection, purchase, or lease of laboring class dwellings. The Common Lodging Houses Act provided for the regulation of common lodging houses in London, as the Public Health Act had done for those in provincial towns.

In 1855 the Nuisances Removal Acts were consolidated and amended, and more extensive powers were given to local authorities. In 1858 the Local Government Act still further increased their powers, and section 75, which provides for the compulsory acquisition of land, marks an important new step in legislation. Eight years later the Sanitary Act gave some very valuable powers to local bodies. By its 35th section, local authorities, both in London and in provincial towns of not less than 5,000 inhabitants, were enabled to make regulations for houses let in lodgings or occupied by members of more than one family. The authorities might register and inspect sublet houses, and make bye-laws for their regulation; fixing, for instance, the amount of cubic space required for each inhabitant, and, therefore, the number of occupants each room might contain.

The Government introduced and passed in 1867 a Laboring Classes Lodging Houses Bill, which empowered the Public Works Loans Commissioners to make advances towards the erection of laborers' dwellings in populous towns. A more comprehensive bill had been introduced by Mr. Torrens in the same session, and eventually became a law the following year. When it left the House of Commons, it contained provisions for compulsory repair, demolition, rebuilding and compensation, but the clauses which provided for the last two were struck out by the Lords.

Despite this mutilation, local authorities did some useful work by its means. In St. Giles, London, for instance, about 100 houses were improved or demolished during the five years after the enactment, and action was taken in Marylebone, Whitechapel, St. Luke's and other districts. The return of 1875 shows, however, that only few provincial authorities availed themselves of it.

Amendments to the act were obtained in 1879 and 1882, and with their aid local authorities were able not only to improve or demolish existing working class dwellings, but also to build and maintain new

ones. The acts were only applicable, however, to single houses or to comparatively small groups.

In order to deal with a dwelling, it was necessary to prove either that it was itself unfit for human habitation, or else that it was an obstructive building; that is, one which stops ventilation or helps to make neighboring dwellings unfit for habitation. The power of initiation lay with the medical officer, who made representation to the local authority, which was referred by that body to its surveyor or engineer. His report was then sent to the owner of the property in question, who might appeal. If the order were confirmed, the owner was called upon to execute the work in accordance with the plans of the local authority, and he might either follow these instructions or (within three months) call upon the local authority to purchase. If he did neither, the authority might execute the work and charge the cost upon the premises. In the case of the metropolis, any land acquired by the local authority was to be used for the erection of new working class dwellings, the improvement of old, or the opening and widening out of courts and alleys.

Cross' Act, passed in 1875, with its later amending acts, did for large areas what Torrens' Act had done for small. It contemplated dealing on a large scale with districts where the houses were either so misplaced with regard to one another as to require nothing short of demolition and reconstruction to bring them up to the proper sanitary standard, or else where there were a large number of houses so structurally defective as to be incapable of repair. In cases of this kind, the local authority, armed with compulsory powers, entered the field as a buyer; and the purchase completed, proceeded forthwith to the work of destruction and demolition.

The most famous of all the schemes undertaken by local authorities under the act is the well-known Birmingham Improvement of 1876. The city bought 90 acres (with 3,744 houses and 16,596 inhabitants) in the very centre of the city—an area covered with small streets and containing a considerable amount of insanitary property. The scheme was certainly one of the boldest and most arduous that even Birmingham ever undertook. The great Corporation Street was driven right through the former insanitary area, and now the best business premises in the city occupy the former sites of slums and workmen's dwellings. The gross cost of this comprehensive undertaking was about £1,700,000.

Extensive schemes were also undertaken by many other local authorities, including the Metropolitan Board of Works of London. Nevertheless, it was becoming more and more evident that the evils which the Torrens' and Cross' Acts were intended to cure still existed.

In 1881 a select committee of the House of Commons was appointed and subsequently reported that existing laws ought to be adequately enforced and in some cases extended; that workmen's trains were necessary; that the act of 1875 should be amended, and all the housing acts consolidated. A short amending bill on the lines of the report passed into law as the Artisans' Dwelling Act of 1882.

Parliamentary Investigations—Their Results.

In the meantime the work of sanitary reform had been proceeding gradually. A Royal Commission was appointed in 1869. Its report emphasized the need for consolidation and amendment. There was a confusion of laws and a confusion of authorities, a variety of areas and too much tentative legislation, the Commission said. The optional principles of most of the acts were sufficient to account for the very imperfect administration of the law. A number of suggestions were made. Those which bore most directly upon the housing question are that urban authorities should enforce the powers they possess of cleansing filthy, closing unfit, and pulling down dangerous habitations; of dealing with overcrowded dwellings as a nuisance; of preventing the occupation of cellar-dwellings, and of regulating lodging houses, while in some cases they should provide for the improvement of laborers' dwellings. The Public Health Act of 1875 was the outcome of this report. It consolidated the various sanitary acts. It did not, however, apply to the Metropolis, which had to wait until 1891.

The inquiries of the select committee of 1882 aroused general interest in the housing question to a hitherto unknown degree, and the result of the agitation was the appointment of an extremely strong Royal Commission in March, 1884. Sir Charles Dilke was the chairman, and the Prince of Wales, Cardinal Manning and Lord Salisbury were among its members. It made a most thorough and exhaustive inquiry into the whole subject of the housing of the working classes and its report is perhaps the best single work upon the subject.*

The Housing of the Working Classes Act of 1885 carried out a large number of the recommendation of the commissioners. It declared that "the duty of the local authority is to enforce the Sanitary Law,"

* *First Report of Her Majesty's Commissioners for enquiry into the Housing of the Working Classes.* London, Eyre and Spottiswoode. 8d.

enacted that in future "the condition that the house is reasonably fit for human habitation shall be implied in any contract for letting working class houses," and removed from the owner of premises ordered by the local authority to be repaired or demolished the power of requiring the local authority to purchase. The Torrens' Acts had not been really effective, because of the disinclination of local authorities to put them into operation, and Lord Salisbury, when he introduced the bill, laid great stress upon the fact that under the new act the Local Government Board would be able to exert pressure upon recalcitrant local bodies.*

Present Law.

Excellent as were the intentions of the act of 1885, it only added to the bewildering maze of law. Consolidation was imperatively needed. Consequently the housing agitation continued; the London county council came into existence and demanded increased powers in order that it might cope with the problem; all over the country conferences were held and societies formed. In June, 1890, Mr. Ritchie introduced two bills into the House of Commons, one for the consolidation of the housing acts and one for their amendment; declaring, with truth, that

"there is a general opinion that the amendment and consolidation of the law with reference to the housing of the working classes is required, and that there is no doubt that a considerable complication of the law on this important subject exists. Even if the law itself were in a satisfactory condition, it can only be discovered after a careful study of many statutes. * * * There is a general concurrence of opinion that the existing law is most difficult, complicated and obscure."

The Amendment Bill, which was understood to express the views of the London county council, simplified the procedure and diminished the costs of compensation and arbitration. It dealt with obstructive buildings principally, enabling local authorities to remove or alter them. It was received, on the whole, with approval, and was duly passed.

Some amendments have since been made, of which the most important are contained in the act of 1900. This empowers local authorities to purchase land

*As far as it went, the bill was good and useful; but, in its character of a compromise, very few people were satisfied. Moreover, as Dr. Lyulph Stanley pointed out, until the incidence of rates and the system of London local government had been dealt with, it was useless to hope much from mere sanitary legislation. There was also very considerable opposition to the clause which dealt with prison sites, but both sides eventually agreed to pass the bill as speedily as possible, in order that legislation which was so much needed should not have to stand over until the following session.

outside their own boundaries for the erection of working class dwellings, and diminishes the restrictions upon rural district councils.

In 1891 the sanitary acts which related to London were amended and consolidated in the Public Health (London) Act, and in 1894 a building act for the metropolis passed into law. Thus the law upon sanitary and housing matters now exists in a concise and compendious form, and local authorities can no longer plead ignorance of legal provisions as an excuse for inaction, a course in which they might have been justified before the consolidation of the acts. It remains to be seen what use they have made of their powers.

For the purposes of local authorities the housing question may be divided into three parts. There is first the problem of demolition, secondly that of erection, and lastly that of prevention.

Slum Areas Cleared—London.

A large amount of expensive but necessary work has been done by the aid of the Cross and Torrens Acts, which are now embodied in Parts I. and II. of the act of 1890. In London immediate advantage was taken of Cross' Acts. Between 1875 and 1877 no less than fifteen clearance schemes had been initiated, and the metropolitan board of works before its dissolution in 1888 had carried out 16, at a net cost of something over £1,323,400. The largest of these clearances dealt with an area of about 7 1-5 acres, and the greatest number of persons displaced by any one scheme was 4,004. Overly 26,500 were displaced in the course of carrying out the 16 schemes. The areas, which had contained some of the worst slums in London, were all carefully reconstructed, and in every case sites were sold to private persons or to dwellings companies for the erection of working class dwellings, which accommodate a rather larger number of persons than the demolitions had displaced.

In addition to these sixteen schemes, the metropolitan board of works initiated six others, which were ultimately completed by the London county council (under the Cross Acts and Part I. of the Act of 1890) at a net cost of about £2,816,473. Lastly the London county council itself has undertaken eight clearance schemes under Part I. of the Act of 1890, of which only one, the famous Boundary Street scheme, is actually completed. The area comprised in this scheme contains about 15 acres. There were twenty streets and the

"average population per room was about $2\frac{1}{4}$, 107 rooms having 5 or more inhabitants each. The streets and courts were very narrow, the widest being only 28 feet across. In very many cases there was a great difference between the level of the street and that of the ground floor of the houses, the latter in some cases

being 18 inches below the former. A large number of the houses had no back yards and many of the small courts were of a very bad class."

The laboring class population of the area was 5,719, and a large proportion of the inhabitants belonged to the criminal classes. It is stated that "in one street only there were at one time no less than 64 persons who had served varying terms of penal servitude, and the whole area was a well known hiding place for criminals of all kinds." The whole of this area was acquired by the council, its houses demolished and the estate arranged on a system of streets radiating from a central open space laid out as an ornamental garden. The buildings erected are capable of accommodating 5,380 persons, and contain, as well as the tenements, 18 shops and 77 work shops. There are three public gardens, a central laundry, baths and a club room. The buildings were finally completed early in 1900, and in March of that year a formal opening ceremony was conducted by the Prince of Wales in order that the completion of the largest scheme ever attempted under the Act of 1890 should be duly recognized.

What has been the result of these clearances? This is obviously a most important question, but it is one which is extremely difficult to answer. On the one hand, it is stated, and no doubt with perfect truth, that in no case, practically, have the dispossessed slum dwellers been rehoused in the dwellings erected upon the cleared areas. These are usually tenanted by persons of a superior class, who have come either from different parts of London, or from extra-metropolitan quarters. The original habitants have in some cases migrated into the slum districts, increasing the overcrowding there, in others (as in Notting Dale) they have formed new slums. These results, however if distressing are probably inevitable, and at all events an enormous improvement in the general condition of London has been effected. Demolition has ceased to be a pressing question and the really appalling slums, of which we read in the forties and fifties, slums which were the breeding place of filth, disease and crime, have ceased to exist.* Considerable complaints are also made by local authorities as to the expense involved by action under Parts I. and II. of the Act. Most elaborate provisions are made, however, as to the assessment of compensation, and if the law is properly enforced, the expense should be much diminished.

*For further particulars of these and other housing schemes in London the most useful report recently published by the London County Council should be consulted. *The Housing Question in London*. P. S. King and Co., 1900.

Liverpool's Operations.

While all this was going on in London, the authorities of the great provincial towns also were stirring. Mention has already been made of the Birmingham improvement scheme. In Liverpool immediate use was made of Cross' Act to clear an area known as Nash Grove. This area was covered by low class houses, courts and cellars of peculiarly bad construction. Most of the dwellings were in a hollow much below the level of the surrounding houses, the drainage was old and defective, the streets narrow and inconvenient. The area was purchased, filled up (at the cost of great labor) and levelled; a new street was run through, and the surrounding streets were levelled and improved. The net cost of the scheme was £69,278, and upon part of the cleared area the city council ultimately erected some excellent blocks of artizans and laborers' dwellings.*

The town council has recently adopted a scheme under Part I. of the Act with reference to an area of about 31,967 square yards. The estimated cost is, roughly speaking, about £80,000, and the number of persons who will be displaced, as nearly as can be ascertained, is 32,000. In the last thirty years, moreover, the Liverpool council has demolished, under a private Act, about 33,000 houses; it has opened up and improved a very large number of courts and alleys; and altogether much good has been effected. It is estimated that about 6,400 insanitary house remains to be demolished, and Liverpool's courts have still an unenviable notoriety.

Improvement in Glasgow.

Glasgow began in 1866 to take extremely vigorous steps with regard to the housing problem. It had long been notorious as one of the most insanitary cities in Great Britain, and was at this period even more densely populated than London, with its 600 people to the acre (500,000 on 800 acres), while Westminster, London, for instance, had 235 to the acre. A private association for establishing working class lodging houses had come into existence nearly twenty years before, and had proved fairly successful.

The evil, however, required more drastic measures. The poorer quarters of Glasgow consisted of long narrow lanes or closes—called wynds—often not more than 3 or 4 feet wide and 200 to 300 feet long.

*Cf. *Economic Review*, Oct., 1899.

Out of them opened labyrinthine series of courts. The houses in these wynds were very high, and the top storeys of opposite houses almost touched in many instances. From 500 to 700 persons of the lowest class crowded together in each of these closes, and in the worst quarters the population was about 1,000 to the acre.

In 1866 Glasgow obtained its City Improvement Act, which empowered the corporation to pull down and rebuild the most insanitary parts of the city, and to borrow about £1,250,000 for the purpose. The slums were to be replaced by respectable streets. The corporation, anxious to encourage private enterprise, did not itself undertake rebuilding, except in the case of two model lodging houses, which accommodated 500 persons, proved extremely successful and paid 10 per cent.; and private enterprise responded readily. One important and interesting provision in the Glasgow act is that which forbade the removal of more than 500 persons without a certificate from the sheriff that accommodation was obtainable in the neighborhood. Authority had been secured to levy a 6d. rate, which the city did for one year, then reduced it to 4d. for two years, then to 3d., and by 1874 it had diminished to 2d.

The corporation continued to carry out much useful work. It cleared, demolished, covered foul streams, made a park and laid out streets. But a large amount of insanitary property still remained in its possession, and between 1899 and 1894 over 800 houses were demolished. Only about 200 of these old unimproved dwellings now remain upon the corporation estates.

Other Schemes.

Edinburgh, which also possessed long narrow wynds of high houses in a most insanitary condition, inspired by Glasgow's activity, obtained a similar act in 1867, and has carried out extensive demolitions. In Dublin also large clearance and improvement schemes have been undertaken. Other large clearance schemes have been undertaken by the Corporations of Brighton, Birkenhead, Douglas, Plymouth, Devonport, Portsmouth, Salford and Wolverhampton; and several others are at present in contemplation.

Useful work, moreover, has been done both in London and the provinces under the Torrens' Acts, now embodied in Part II. of the Act of 1890. In London the county council and various vestries and

district boards have undertaken about twelve schemes, dealing with areas of varying sizes. Some of these clearances have been completed, and in Shoreditch, for instance, an old slum has been cleared under Part II., and up to date artizans' dwellings erected in the place of the former dilapidated houses.

In the provinces, Bury has dealt with a large number of houses under Part II., 142 having been demolished since 1891. Leeds has done some very important work; in Hereford a scheme has been carried out at a cost of £3,515, and many other local authorities have availed themselves of the very useful and comprehensive powers contained in this part of the act.

The Problem Stated.

It is, however, with Part III. of the act, the part that embodies Lord Shaftesbury's Act of 1851 and enables local authorities to erect working class dwellings, that public opinion is at present mainly concerned. During the last few years, the result of past demolitions combined with industrial prosperity, the increased cost of building and the rise in the sanitary standard, has been to produce in many towns what is known as a house famine. Industrial prosperity has caused a great increase of town populations, partly due to births within the city, partly to foreign immigration (for instance, the foreign Jews in the east end of London), and partly to immigration from smaller towns and the country.

But though population increases, the space needed to accommodate it not only fails to increase, but almost may be said to decrease. The quantity of land in or near the centre of a great city is limited, and as the town prospers the competition for this land becomes keener. Dwelling houses must give place to warehouses and the great centres of exchange transactions. Thus, if working people insist on living near the centre of the town, it is impossible, for financial reasons, to house them otherwise than unhealthily. Space must be economised in every possible way; hence we have overcrowding of houses on land, and probably also overcrowding of people in houses.

Many recent efforts have only made matters worse. We have tried to rehouse upon the spot populations displaced by clearances of insani-
tary areas, and have only succeeded in driving the displaced into already well-filled houses in the neighborhood and in accommodating an

entirely new set of persons, thus diminishing the quantity of available land and raising its value in proportion. This pressure upon land, which has long been severe, is now increased by the higher sanitary standard. In the past it was easy to obviate it by piling more persons into the houses and more houses into a given space. But cellar dwellings are no longer permitted, buildings laws prevent the erection of houses in back yards, and the populations displaced by clearances, railways, business premises, have the greatest difficulty in finding accommodation, at least in their old neighborhood. Consequently we are confronted with the problem not primarily of insanitary houses and areas, as were our predecessors, but of house famines, and of overcrowding, which is continually made greater by the very means taken to prevent it.

In this difficulty local authorities have been urged to use their powers. Under Part III., they are not only enabled to erect new working class dwellings of all kinds, if necessary, furnish them, and provide gardens to them, but they may also purchase and remodel existing dwellings. In order to do these things, the part must be formally adopted by the local authority—that is, by any urban sanitary authority, including the new London boroughs, by the London county council and the common council of the City, and by rural sanitary authorities after the consent of the county council has been obtained. The Shaftesbury Act, of which this part is the improved successor, was practically useless. The Royal Commission of 1884 ascertained that only one local authority had availed itself of the powers given by the act. This was Huddersfield, which had erected a model lodging house, that has, on the whole, been successful.

Municipal Tenements in London.

Since that time, however, much use has been made of Part III. In London the county council has provided accommodation for a very large number of persons. Some of the most important buildings are upon the site of the old Millbank Prison, a piece of land which was sold to the council by the Treasury after the demolition of the prison. In all, the council had provided (about a year ago) 2,132 tenements containing 5,012 rooms, as well as a lodging house of 324 cubicles. Several other buildings have been completed since then, and many others are in progress.

The council's rents are fixed at a level which will repay the cost of building and provide for all expenses. The result of this sound rule has been that the council, owing mainly to the cost of land, labor and building material, finds it impossible to let rooms at a price which can be paid by the laborer, as distinguished from the artisan. The same difficulty exists practically everywhere. The cost of building has risen, the wages of the lowest classes of laborers have remained approximately the same. Consequently, although it is perfectly possible either for private or municipal enterprise to provide the artisan with a decent and comfortable dwelling at a rent he can afford, it is becoming more and more difficult to house the really poor. The London county council buildings are excellent of their kind, but they do not in the least supply this need, and they are, as a matter of fact, rather dearer than dwellings erected by some of the companies which supply working class houses.

It is thought that this difficulty may be lessened by building on cheap land outside the London boundaries, and under the powers given by the act of 1900 the council has consequently purchased suburban estates, upon which it is proposed to erect cottages. The experiment is an important one and its results are awaited with much interest. Many experts believe, however, that the council will still find it practically impossible to house the poor, and that the only result will be, as it has been before, that excellent dwellings will be erected at a cost slightly higher than that of buildings of a similar type, if not quite so well built, provided by private enterprise.

Liverpool's Experiments.

Meanwhile one local authority has, thanks to the skill and perseverance of two of its officials, succeeded in rehousing the very poor. The Liverpool town council some three years ago built a number of cottage flats on a site (Gildart's Gardens) which had been occupied by insanitary property. An enormous amount of trouble was taken in planning these dwellings, and every possible economy was made. The result is that the tenements can be let at a weekly rental of a little over a shilling a room, and they are mainly occupied by persons who had previously inhabited the demolished slum houses.

As far as it is possible to tell, the experiment is a complete success, but the difficulties of municipal building are illustrated by the fact that the cottages which have since been erected by the Liverpool coun-

cil—a body which has lately embarked upon very extensive schemes of municipal house building—though still on an economical scale, have all been considerably more expensive than the Gildart's Gardens dwellings, and cannot therefore be let at nearly so low a rental. Moreover the rentals of these later buildings will not cover all the expenses, and some portion will therefore have to be borne by the rates.

Municipal Housing in Other Cities.

Birmingham, which had built (in 1899 and 1892) a number of dwellings, discovered that these were not occupied by the laboring classes, but by artisans, and in 1899 began a new scheme of cottage flats which are now completed. They are let at rentals of about 1s. 6d. a room; and there are tenements of two, three and four rooms. It does not appear that all these houses are at present occupied by the really poor, but so little time has elapsed since their completion that it is not yet possible to tell whether the experiment will succeed.

At present Birmingham is in the throes of a vigorous controversy, one party advocating the erection of cottages on the outskirts of the city (where an estate of 17½ acres has recently been purchased), the other maintaining that such cottages would only be occupied by persons of a class for which private enterprise is perfectly competent to cater, that the really poor who must live near their work and cannot afford to pay much more than 2s. 6d. a week in rent must be housed in the city itself, and that the city should devote itself to supplying their need.

Glasgow has carried out a number of important building schemes. Its latest experiment is a municipal family home, intended for widows and widowers with their children. Those children, whose parents are obliged to leave them during the day, are taken care of and fed at a very low charge. This institution is not, however, expected to pay.

Many other town councils have erected working class dwellings. Manchester owns five blocks of dwellings and one lodging house, and is contemplating a scheme of suburban building. Salford has a model lodging house and a number of block dwellings and is erecting cottages. Richmond (Surrey) has carried out what appears to be a very successful scheme of cottage building. Four classes of dwellings were built, the largest, cottages with 6 rooms and a scullery, are let at 7s. 6d. and 7s. 9d., and the smallest, ground floor flats, containing a bed room, living room and scullery, at 4s. 6d. per week. The rents charged cover

all expenses, but it cannot be said that two rooms and a scullery are cheap at 4s. 6d. Within the last two or three years many local authorities have prepared buildings schemes.*

Results of Municipal Housing.

Most of these, however, have failed to provide dwellings which were in any way cheaper than those erected by private enterprise, and in some cases they are decidedly dearer. The present position seems to be that municipalities succeed in building really very good houses, which as a rule they have no difficulty in letting, but that the great majority of them have failed to provide for the requirements of the class which perhaps most needs help. In very many cases, too, the local authority has been unable to let its houses at a rent which will cover all expenses and part of these have fallen upon the rates. This, for instance, is the case at Greenock, where the deficit on the artizans' dwellings is met by a rating of 4d. in the £; at Keighley, where the water rate and the rates are paid by the city; at Paisley, where the income in 1900 was £1,092 and the expenditure—in which interest and sinking fund were not included—was £1,508; at Salford, where the rents received last year were £787 and the out-goings £910; and at Swansea, where the expenditure was £4,569 and the rental received £1,207, the balance, £3,302, being paid out of the rates.

Only two rural district councils—Ixworth and Penshurst—have hitherto taken advantage of Part III. They have built cottages of a type suitable to the better class workman, too dear for the ordinary laborer. There is at present a certain amount of feeling in favor of the erection of cottages by rural authorities, but the work is attended with even more difficulty than in municipal building in towns.

Except perhaps in London, private enterprise does not appear to have been much affected by municipal competition, but if very extensive schemes—like those projected at Liverpool—are undertaken by local authorities, especially if these schemes are not self supporting but are subsidized by the rates, it is thought by many that the private

*Buildings under Part III. have been or are about to be erected by the following local authorities: Aberdeen, Barnes, Barking, Bognor, Brighton, Croydon, Darwen, Devonport, Douglas, Dublin, Ealing, Edinburgh, Erith, East Grinstead, East Ham, Edmonton, Esher, Folkestone, Hornsey, Hexham, Kingston, Leicester, Leigh, Leith, Llandudno, Merthyr Tydvil, Morpeth, Plymouth, Southampton, Southgate, Southend, Stafford, Stratford, West Ham, Wigan. Other schemes are in contemplation. Several towns have also erected dwellings in connection with improvements under the first two parts of the Act.

builder may abandon his attempts to meet the demand for working class dwellings and that either the local authority will have to undertake the whole supply—a possibility difficult to contemplate—or else that there will be again a severe house famine, that scarcity will raise rents, and that the builder will finally return triumphant. At present, however, neither of these possibilities seem likely to occur immediately, though the total municipalization of workmen's houses is definitely aimed at by local branches of the Fabian society and by some local housing associations which have been formed to promote municipal action. These bodies contend that private enterprise has erected slums and jerry-built houses, that it has failed to meet the needs of the people, and that consequently it should be superseded.

Authorities not Sufficiently Active.

On the other hand, it is argued that if the speculative builder has erected slums, this is because the local authorities have neglected to use their very extensive powers of supervision and regulation. Under the Public Health Acts and the Building Acts, every local authority possesses a very complete set of weapons with which it can fight jerry-building, unwholesome houses and overcrowding. It is generally acknowledged that very few local authorities have made anything like full use of these preventive powers in the past, and it is, to say the least, extremely doubtful whether they are doing their duty adequately at present. Scarcely any town, or other district has the number of sanitary inspectors which is essential if sanitary laws are to be enforced, many local authorities have failed to make or enforce proper building by-laws, scarcely any are courageous enough to enforce the regulations against overcrowding, or to make proper provisions for the inspection and regulation of tenement houses. Too many local authorities are content to appoint persons as sanitary inspectors who are not really competent to perform the duties of the post. In too many cases the presence upon the local authority of builders and persons interested in slum property makes it practically impossible for the health officers and the sanitary inspectors to enforce the laws against persons whose ill will might lead to their own dismissal.

English local government as a whole is honorably free from taints of corruption and jobbery, but it is of vital importance that the personnel of local bodies should be improved and that the high standards of

municipal purity should be maintained. The London county council may have made mistakes, but its work has been carried on in the light of publicity, men have been roused to a sense of interest in municipal affairs, and no suspicion of jobbery has ever tainted it. Many smaller local authorities have done useful work, and there is a very large number of persons who willingly and without thought of any reward devote an immense amount of time and labor to the service of the local authority. More interest in civic life is, however, urgently needed, and until men really awake to the importance of local problems like that of housing, it is idle to expect that they can be solved.

Meanwhile many interesting and valuable experiments have been made (for instance, the appointment by Liverpool, Birmingham and some other towns of trained *women* sanitary inspectors, who are doing invaluable preventive and remedial work); and there is reason to hope that the greater interest which is undoubtedly now felt in the housing problem may lead to the more thorough administration of sanitary laws and to broader views of the whole question. Canon Barrett has pointed out both the fact that improvement has taken place and that more improvements are urgently needed.* In 1885 there were only 89 sanitary inspectors employed by London authorities; in 1898 there were 256. But still more are necessary if laws are to be enforced, and the medical officer of the London county council among others has shown how much may be hoped from such enforcement. He says:

"High rents are caused by, or at least only co-exist with, overcrowding, and illegal profits are thereby put into the pockets of the owners and letters of the overcrowded property. As an excuse for allowing overcrowding it is frequently urged that there is at present no sufficient accommodation for all without it. * * * It is quite conceivable, however, that a gradual, as distinct from a wholesale, enforcement of the existing powers of local authorities to abate overcrowding would at the same time stimulate the erection of new accommodation. * * * There can be little doubt that this experiment would effect an immediate reduction in the rents of property now overcrowded."

Lastly, a great deal may be done by improving the means of transit. Mr. Charles Booth has recently declared that improved means of locomotion are the first steps toward the solution of the housing problem, and local authorities may well turn their minds to remedying the acknowledged inferiority of English towns in this respect. Both London and Liverpool (as well as other smaller towns) have done extremely useful work in this matter, and the results show how much

*Nineteenth Century, May, 1901.

may be hoped for the future. The housing problem is terribly complex and difficult, and no one measure is likely to solve it. Undoubtedly a very great deal can be done and must be done by local authorities, and every thinker must rejoice that they are awakening to their responsibilities. Much has been accomplished, but very much more remains, and the solution of the housing problem can be as yet but dimly perceived.

THE HOUSING PROBLEM IN GERMANY.

WITH SPECIAL REFERENCE TO BERLIN.

BY W. B. GUTHRIE.

[NOTE.—Mr. Guthrie has spent two years in Germany studying economic and social conditions. He has in preparation an extended monograph upon social life in German cities.—EDITOR.]

Although town life in the old German cities was far from being perfect in respect to sanitation, the housing problem did not become serious until the city became the center of industry. The Napoleonic wars, which caused attention to be given to military affairs, and the capture and investment of the city by the French led to a general neglect of all buildings and housing interests. Then followed a period of overcrowding and increasing rents, producing a strong movement towards suburban dwellings. With the founding of the Empire, and the rapid industrial growth of the last two decades, there came a great migration of population to the cities which caused still further overcrowding and bad sanitation.

In several important features the housing problem in Germany differs considerably from that in the United States. In the first place the climate is somewhat different, and although cellar dwellings are sometimes rendered very unhealthy on account of the extreme moisture, the mild temperature makes it possible to live in rooms without any kind of heat.* This has its disadvantages as well as its advantages, for rooms without artificial heat are not so easily ventilated as heated rooms.

Another essential difference arises from the lack of adaptability of the old cities, both in their structure and in governmental regulations, to modern conditions. The old city walls, the narrow streets and the crooked lanes, the antiquated methods of transportation make the old German cities wholly unsuited to handle the large immigration which

*As far back as 1867, Dr. Schwabe estimated that there were 60,000 people housed in Berlin without any fire. By the last census there were over 10,000 dwellings having no regularly heated rooms.

has poured into them from the country. Reconstruction to fit the new conditions has been expensive and tedious. American cities, having developed to a considerable extent since the opening of the modern industrial era, are better adapted to present conditions, being constructed more in harmony with present needs.

This applies almost equally to the houses themselves. In large measure they were built before the modern methods of heating, lighting and sanitation were invented. Changes are made with great difficulty and at great expense, and often postponed until the house is torn down, which the German does with much more reluctance than the American owner. And this rebuilding of dwelling districts, including the substitution of industrial and commercial buildings for tenements, inflicts hardships upon the people displaced, often causing them to crowd into the neighboring houses, which may be too full already.

The housing problem has still further been complicated by the fact that a very large proportion of the population consists of renters rather than property owners, as is shown in the following table, 93 per cent. of the dwellings in Berlin were rented in 1893; in Breslau and Munich, 91 per cent.; in Halle, 83 per cent.; Bremen, 61 per cent. The percentages have probably increased since 1893.

CONDITIONS UNDER WHICH DWELLINGS WERE OCCUPIED IN 1893.

From the Statistisches Jahrbuch deutscher Städte, 1893, p. 45.

Cities.	Dwellings Occu- pied by Owner. Per M.	Rented Dwellings. Per M.	Servants' Dwellings. Per M.	Free Dwellings Per M.
Berlin	33.4	934.3	10.8	21.3
Breslau	46.2	913.7	17.7	22.3
Munchen	59.6	911.8	28.4	
Bremen	369.9	608.6	21.4
Halle	126.8	834.6	17.7	20.6
Hannover	137.7	841.2	11.8	9.2

From these and other statistics that have been compiled, it also appears that the proportion of rented dwellings increases with the size of the city in the larger centers, while in the smaller towns the tendency is slightly the other way.

Causes of Overcrowding.

The causes which have produced this result are partly historical and partly due to the industrial development of the last few decades.

In the middle of the last century, the *güter*—the large landed possessions—were pretty well broken up. But as this occurred simultaneously with a wave of speculation and the founding of building associations, the time was most opportune for the holdings to be centralized in the hands of companies. These building associations were organized somewhat differently from those so common in English and American cities and discouraged rather than encouraged the ownership of dwellings by the laborers themselves. This explains partially not only why so many dwellings are rented, but why there are so few cottage homes. Another factor which contributed to produce this result is the increase in the price of land due to a change in use from agriculture to building and industrial purposes. The land became so valuable that comparatively few could afford to purchase even a small lot.* A similar factor was the substitution of the high tenement for the small dwelling, which in turn increased the value of the lot. A third was the development of industries in the city, either by substituting factories for dwellings, thus driving the population to the suburbs and increasing the land value there, or by occupying the lower stories, thus increasing the rent of those above used for living purposes.

The statistics given above relate only to house ownership, but there is still a more important factor to be considered. Of late years there has been an increasing amount of sub-letting to unmarried persons of each sex. The quarters are often none too large for the family alone, but the increasing rents force it either to accept lodgers and thus reduce the net rental, or to move to smaller quarters. The latter alternative is increasingly difficult owing to the growing scarcity of small "flats" since the law of 1887 was enacted. Dr. Berthold† states that the number of dwellings with a rent under fifty marks‡ fell between 1886 and 1891 from 773 to 532; those with a rent of from 50 to 100 marks from 12,379 to 7,511; those renting from 101 to 150 marks from 31,805 to 23,016; while the dwellings with a rental of over 200

*Americans are apt to think that no other country has seen the rapid increase in real estate values which has been so common in the United States. In a sense it is true, for European cities have been in existence centuries for every generation that American cities can boast of, and the prices paid for land in New York have not been equalled in any other city of the world. But foreign cities have seen a great increase in the value of land, especially within the last fifty years, and some German cities, during the great industrial development of the decade just closed, had a boom which was similar to the booms of some cities in the United States.

†Meyers; *Allgemeine Statistische Archiv*, II., p. 483.

‡The German monetary system has been followed throughout this article. For approximate accuracy, count 4 marks as equivalent to \$1.

marks rose from 322,172 to 402,610; and the average rental of dwellings with one heatable room was 229 marks.

The result is that many families of laborers and poor people must rent a large dwelling or flat, paying from 800 to 2,000 marks annually (\$200, \$500). Of course they cannot afford to pay such a rental unless they sublet a portion. This crowds a whole family into one or two rooms or leads to indiscriminate association between family and lodgers; while it may simplify the financial question involved, it destroys the finer sensibilities and not infrequently produces moral and physical degradation.

City populations are very migratory. Of course, renters shift about much more than those owning the houses in which they live. There is very little to bind short-term tenants to one locality and still less to a single dwelling, "flat" or tenement house. This tends to make them careless about damaging property; and as there is little to induce one to keep the dwelling in good condition, it easily becomes dirty, in need of repair and insanitary. According to the *Statistisches Jahrbuch deutscher Städte*, over 50 per cent. of the tenants of Berlin stayed less than two years in the same place; in Hamburg, 48 per cent.; in Munich, 45 per cent.; in Breslau, 44 per cent.; and in Frankfort, 40 per cent.

Tests of Overcrowding.

With an increasing population, rising land values, higher rents and stationary wages, one expects to find increasing density of population and overcrowding. But to ascertain statistically what proportion of the population is poorly housed, to show how great is the overcrowding and to measure the suffering and loss to society, is very difficult. Two tests are usually applied; one is a comparison of population and ground area, and the other is a comparison of population with the number of rooms and dwellings occupied.

In order that dwellings may not be too closely crowded together, thus producing insanitary conditions, preventing protection against fire and hindering freedom of traffic, regulations have been passed by almost every city limiting the number of dwellings that may be erected on a given area, the amount of space covered by buildings in proportion to the land unoccupied, the width of streets and alleys, the height of houses and the distance between floors. The present Berlin regu-

lations date from 1887, although additions and modifications have since been made. Buildings now erected can occupy only two-thirds of the area. The smallest court allowed for lots fronting on the street is sixty square yards; corner lots need only have forty square yards, it cannot be lessened. All houses must be connected with some street, and buildings when separated must be distant nine feet from each other.*

Building Regulations.

Concerning the height of buildings, the following instances will give an adequate idea of the strict limitations placed upon a desire to erect sky-scrapers. In Berlin, the general rule is that the height of the building may not exceed the width of the street, and when the street is less than 39 feet wide the building may be 39 feet high. When the street is more than 72 feet wide, buildings may not have a greater height than 72 feet. Rear houses and wings, except in corner blocks, may not exceed the width of the court by more than 22 feet.† According to the city ordinances of Halle, when a street is 26 feet wide the houses may be 36 feet high; when $32\frac{1}{2}$ feet the house may be 42 feet high and when more than $32\frac{1}{2}$ feet the building may be 7 feet higher than the width of the street, being limited to the maximum height of $58\frac{1}{2}$ feet. Rear buildings are still further limited, as they must not exceed by $18\frac{1}{2}$ feet in height the width of the corresponding court. In Potsdam the height of buildings may not exceed the width of the street and never go beyond $52\frac{1}{2}$ feet, no matter what the street width may be.

The natural result of such restrictions is that in the large cities there are very few houses that have over five stories, and by far the larger proportion are three and four story dwellings. In the smaller towns there are not many above three or four stories in height.

Consulting statistics for the last 20 or 30 years, one finds that the number of four or five story buildings has increased very greatly and that there is a strong tendency to build as high as the law will permit.

*The regulations in Halle provide for four zones.

In zone 1,	$\frac{1}{2}$	of total space; corner lots $\frac{1}{2}$	must be free.
" " 2,	$\frac{2}{3}$	" " " "	" " "
" " 3,	$\frac{3}{4}$	" " " "	" " "
" " 4,	$\frac{4}{5}$	" " " "	" " "

† In 1890, 40 per cent. of the buildings in Berlin were rear buildings. Munich had 20 per cent. and Frankfort a. M. 12 per cent.

For instance, in 1875, 45 per cent. of the building in Berlin had three floors or less; in 1895 about 15 per cent.

In 1740 there were 17 persons to a lot;*

" 1763	"	"	22	"	"	"
" 1830	"	"	31	"	"	"
" 1850	"	"	46	"	"	"
" 1880	"	"	60	"	"	"
" 1898	"	"	74	"	"	"

All cities do not show the same density but in nearly every case there is the same trend. In some instances, usually by the annexation of suburban districts, the number of persons to a lot has decreased, but allowing for changes in boundaries and transformation from residential to factory or business districts, the rule is almost invariable that the number of persons per unit of ground area has steadily increased during a generation at least.

Number per Dwelling.

Coming now to the second method of testing overcrowding, namely, density within the dwelling itself, it is not an easy matter to determine where the line shall be drawn between the overcrowded dwelling and proper housing. Some have suggested a certain specified number of persons to a room as a test, but rooms vary greatly in size and the amount of air space is an important factor in determining the sanitary condition of a room. Then, too, it must be known whether or not a room is heated and the amount of window space for light and air. When sanitary requirements have been fulfilled, moral conditions must be considered which are greatly effected by the distribution of the sexes, the age of the children, the presence of lodgers, etc.†

* *Arbeiter's Bibliothek*, Series 24, p. 24. Of course, different portions of the city vary greatly in density. In one district there were 127 to a building and in one house there were 1,074 inhabitants.

† Investigating committees have adopted various rules, reporting a house overcrowded when there was no heatable room, when six persons were housed in one heatable room, when there was one heatable room or one or more non-heatable and eight persons, when there were two heatable rooms and eight persons, when there were two heatable rooms with more than ten persons. Dr. Schwabe called a dwelling overfilled when there were six persons to one heatable room and ten to two. Professor Roscher calls a dwelling overcrowded when more than six persons must lodge in each of two heatable rooms. Dr. E. Stäps has maintained that a dwelling with more than five persons to a heatable room is too crowded. The ordinance governing the heating of rooms in Berlin in 1880 required that each guest must have three square yards of floor area and 10 cubic yards of air space.

Statistical averages on the subject often leave out of account the amount of air space to each person and include cellar dwellings which in many cases are unfit for habitation no matter how light and well ventilated they may be. However, some idea of the extent of the housing problem may be gained from the following facts. In Berlin almost one-half of the entire population lives in dwellings with one heatable room or less, and in many other cities at least two-fifths of the population is so located. In a considerable number, nearly one-half of the dwellings have but one room which may be heated, and only in a very small proportion does the number of heatable rooms exceed three. In Berlin the average number of persons per dwelling is as follows:

Unheated dwellings	2.2 persons each;		
Dwellings with 1 heatable room.....	3.5	"	"
" " 2 " rooms	4	"	"
" " 3 " "	4.8	"	"
" " 4 " "	4.6	"	"
" " 5 " "	5	"	"
" " 6 " "	5.7	"	"
" " 7 " "	5.2	"	"

This table also clearly shows that as one approaches the poorer classes, the number of persons per heatable room increases very greatly.

Accepting the test that dwellings with one heatable room should have only five persons, there were, in 1895, 21,046 overcrowded dwellings of the one-room class. Applying the test that a room is overcrowded when eight or more persons are found in one heatable room and one non-heatable room, there were 1,101 such overcrowded dwellings. Counting a dwelling of two heatable rooms as overcrowded when it has ten or more persons in it, there were 861 of this class. Dr. Lindeman has estimated that in Berlin nearly 44 per cent. of the dwellings having one heatable room are overpopulated; 23 per cent. of those having two and nearly 6 per cent. of those having three heatable rooms. His estimates for Dresden for the same year (1895) are 56 per cent., 23 per cent. and 6 per cent., respectively.

Cellar dwellings scarcely need discussion. They are nearly always insanitary. In Potsdam they have been made unprofitable by being counted as one of the four floors allowed in new dwellings, but little effective action has been taken in Berlin. In 1880, Berlin had 28,265

dwellings below ground, containing 117,702 inhabitants. Conditions have somewhat improved since then and recently the cellars have been used for industrial purposes owing to the work of the police commission.

Survival of Home Industry.

One of the things which first strikes the eye of an American is the frequent combination of industry and living facilities in the same building. The first floor is frequently used for business purposes, and sometimes the second and third floors are occupied also. But it is the invasion of business and industry into the home itself which has had more serious effects. A remnant of the old method of house industry still persists, and in 1890 there were in Berlin 39,742 homes containing 196,977 persons in which industry was carried on. In Breslau (1893) there were 10,073 containing a population of 40,923. Hamburg (1890) contained 23,061 homes given over to some sort of industry in which there were 114,923 persons; while in Munich there were only 2,771 dwellings so used. House industry, however, seems to be on the decline and probably within the near future will be such an unimportant factor as to make unnecessary its consideration.

The general condition of the Empire is indicated by the fact that out of 212 reports recently made, 146 complained of the need of better housing facilities, 114 were in need of better small dwellings, and of these 62 specially urged the need of laborers' dwellings. Of the total number, 67 report an improvement. Reports from the rural districts are no less emphatic as to housing needs, and in many parts of Germany the farmers are in debt and unable to repair old houses or build new ones. In regions where the weather is severe much misery exists and special efforts are greatly needed.

These facts are entirely sufficient to show that the housing problem in German cities is very acute. If it were thought advisable one might quote many harrowing instances showing the evil effects of bad housing, but as Professor Wagner says:

"When four, six and even eight persons of both sexes must live in one room, no further argument is needed to convince one that something must be done."

Attempted Solutions of the Problem.

The remedies that have been proposed are many in number. On the one hand, the conservatives have held that the government should

interfere only when all other means have been proved inadequate. At the other extreme are the social democrats whose program includes the widest range of governmental interference and activity. But the plans that have been tried have aimed principally to accomplish:—

An extensive, instead of an intensive development of cities;

An increase in the number of persons owning their own houses;

The lowering of rents among the poorer classes;

The improvement of the houses themselves by providing at least one heatable room in every dwelling, by separating the sexes, decreasing overcrowding, abolishing all cellar dwellings and house industry, by introducing the family home instead of the *miet-kaserne*, and by regulating renting so as to secure a more settled population.

Extensive growth has been looked upon as the most promising remedy. Where cities grow vertically instead of horizontally, they tend to become like a column of water—densest at the bottom. But the growth of the suburbs depends upon three things: the rapidity and efficiency of transportation facilities, cost of transportation, and housing conditions in the suburbs.

Improvements in Transportation.

In Berlin facilities for suburban traffic were poor up to 1870. Among the changes following the events of 1870 and 1871, there was an improvement in suburban train service. Two lines of railroads were built; the *Ringbahn*, an elevated road circling the city, much as the underground roads do London; and the *Stadtbahn*, also an elevated road, running directly through the city. The former was opened in 1879; the latter in 1882. These roads themselves do not visit many of the suburbs, but they connect with most of the suburban and long distance trains, rendering a very rapid and efficient means of transportation. The traffic is divided into three zones. In zone I., there are 788 trains daily; in zone II., 371; and in zone III., 123. The following table shows the development of traffic since 1890.

SHOWING PASSENGER TRAFFIC TO SUBURBS OF BERLIN.*

Date.	Total Number Carried.	Income in Marks.	Average Cost per Person.
1890-91	23,380,991	6,463,475	27.7 pf. (7c.)
1891-92	30,718,147	6,886,882	22.1 pf. (5½c.)

* Voigt, *Grundrente und Wohnungsfrage in Berlin und seinen Vororten*, p. 176. These figures are exclusive of the traffic on *Stadt- and Ringbahn*, which carried in 1890, 38 million passengers, and in 1897, 87 millions.

Date.	Total Number Carried.	Income in Marks.	Average Cost per Person.
1892-93	34,575,187	7,475,896	21.6 pf. (54c.)
1893-94	37,971,511	8,097,829	20.4 pf. (5c.)
1894-95	41,048,728	8,365,692	20.4 pf. (5c.)
1895-96	44,750,779	8,747,783	19.5 pf. (44c.)
1896-97	48,707,451	9,390,681	19.2 pf. (44c.)
1897-98	54,530,492	10,296,359	18.8 pf. (44c.)

It will be noted that the number of persons carried has more than doubled within eight years, and if the statistics extended prior to 1890, it would be seen that a rapid increase took place after 1891, which was largely due to a law passed that year. Prior to that time a great variety of rates existed on the various suburban lines. The law of 1891 provided for uniformity by establishing the following classification:

Distance.	Class II.	Class III.
Up to $7\frac{1}{2}$ kilometers.....	15 pf. ($3\frac{3}{4}$ c.)	10 pf. ($2\frac{1}{2}$ c.)
Up to 15 "	30 pf. ($7\frac{1}{2}$ c.)	20 pf. (5c.)
Up to 20 "	45 pf. (11c.)	30 pf. ($7\frac{1}{2}$ c.)

Rates for more than 20 kilometers are one cent for the second class and three-quarters of a cent for the third class. Two kinds of tickets are also issued: general tickets good for the month, and special laborers' tickets issued weekly. The rates for the latter are very much reduced, as the following illustration will show: The ordinary fare to Oranienburg and return, daily for one week, is 28.6 marks. With a monthly ticket, the expense is 15.2 marks; with the laborers' weekly ticket, it is 8.67 marks—less than one-third of the ordinary fare. It is evident that present suburban service is good and that the rates are low.

In view of the somewhat peculiar habits of eating which the German laborers follow, a few words are necessary as to the provisions for meals at the noon hour. As a rule the laborers eat fewer warm meals than the working men in America or England. In Berlin there are many cheap eating houses where a fair meal can be secured for ten or twelve cents. In many of the large establishments tables and rooms are provided where the employees may eat the lunch which frequently they bring from home. A second breakfast, which counts for so much, is furnished gratis in some places, and some of the large department stores* provide a cheap lunch room, where soup costs one

*The two largest in Berlin compare very favorably with the *Bow Marche* of Paris, *Wanamaker's* of New York and *The Fair* of Chicago.



and one-half cents and a small roll one cent. In Hamburg, many places are provided with stoves where the suburban laborer may warm his dinner.

Growth of Suburbs.

Under these favorable conditions, the suburbs of Berlin have grown very rapidly since 1880. From 1875 to 1880, the total increase for Berlin and suburbs was 175,000; 150,000 of the total fell to Berlin proper, only 14 per cent. belonging to the suburbs. From 1890 to 1895, the suburbs gained 166,000, or 62 per cent. of the total, while Berlin proper increased 98,000 or only 38 per cent.

It is comparatively easy to generalize from these facts and the generalization is partly true, that the suburban growth has relieved the congested areas and improved housing conditions in the central part of the city. Take for instance one suburb, Charlottenburg, which has grown from a population in 1885 of 42,374 to a city of 170,000 in 1898. It has more small houses and fewer tenements than Berlin, due largely to the Prussian law of 1893 which limited the height of a building to four floors; Berlin tenements may have seven. Of course the land holding class has benefited very largely, for on the leading streets real estate has increased from 17 marks to 127 marks per square yard, or 64 per cent. from 1883 to 1898.* Dr. Voigt has compared these figures with the increase of population and shows that since 1887 every person coming to Charlottenburg has added 2,500 marks to the wealth of the landowners, and every family has enriched the land speculators 15,000 marks within ten years. The value of buildings has arisen from 40 marks per person in 1865 to 150 marks per person in 1896. In regard to overcrowded dwellings, Charlottenburg still has some advantage over Berlin. Of every 1,000 persons, 267 live in dwellings of one heatable room, while in Berlin the number is 381. About 57 per cent. of the dwellings are occupied by families *only*; in Berlin 65 per cent.

All in all it is evident that suburban growth has improved housing conditions somewhat, but it is also true that it has not met expectations. Rents are considerably lower in some of the suburbs, and many laborers take advantage of these rates, but as the land is very largely in the hands of large holders, rents increase as suburbs grow and the benefits go to the large property holders rather than to the laborers or

* Voigt, *Grundrente und Wohnungsfrage in Berlin*, p. 193.

renters. Small houses have not been so widely built as was expected. The agitation has about subsided except upon the part of the Social Democrats who urge governmental ownership and free land in the suburbs to insure the future against speculation, which has controlled prices in the past.

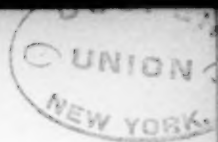
Building Ordinances.

A second important remedy is the control exercised by governmental authorities over private enterprise through what is ordinarily called the police power. Since the middle of the century, all authorities, local, provincial and state, have exercised their prerogatives to an increasingly greater extent, but not until within the last two decades has constant attention been given to this means of solving the housing problem.

Berlin in 1887, owing to the pressing need and increasing agitation, passed very important ordinances prescribing how houses should be constructed. (Reference has been made to this law in the preceding pages.) Many have condemned it very strongly, maintaining that it was the cause of the many-storied tenement house, and that the restrictions regarding material of construction, style of architecture, security against fire, etc., have added to the cost of the buildings and increased thereby the rent charged. It is also claimed that the requirements as to court areas have so restricted the building area as to increase the price of the land built upon. The amount of vacant space required is so nearly equal for small and large buildings as to render the construction of small buildings very disadvantageous.

Doubtless there is considerable truth in these statements, and it seems rather useless to fix the height of buildings at four stories above ground and yet permit cellar dwellings to exist with their moisture, filth and insanitary conditions, when an additional top story would be so much more valuable and add so little to the cost. It must be admitted, however, that the ordinances providing for greater safety and security against fire are absolutely necessary, and the criticisms that might be raised in the main refer to minor matters. But there is a strong tendency to go too far towards paternalism and to attempt by governmental authority unwisely to prescribe how and where people shall live.

In order properly to execute these ordinances and to keep the authorities fully informed regarding conditions, there is everywhere a system



of house inspection, although its character varies greatly from city to city. In Prussia this is entirely in the hands of the cities themselves. In Alsace-Lorraine an inspection law has been in existence since 1850, having originated when the province still belonged to France. Under the law of that date inspection is placed in the hands of a commission, whose membership varies from five to twenty, according to the size of the city. These commissions may condemn insanitary dwellings and compel their removal.

Other Means of Control.

Düsseldorf, in 1895, enacted an ordinance prohibiting the use of insanitary houses, and this law has been imitated by Cologne, Arnshurg and Lüneburg. It provides that every child shall be allowed five square feet of floor space, an adult ten square feet, and unmarried persons of different sexes are required to have separate rooms if over fourteen years of age. In several other German states similar laws have been passed. Hamburg probably has the best regulations, a new statute having been enacted in 1898 creating new officers and giving them full power to inspect, condemn and order the removal of objectionable buildings. The law also determines how many lodgers may be taken and the conditions under which subletting may be allowed. (It has been in effect too short a time to demonstrate either success or failure, but nearly 200 houses have already been condemned.)

In Hesse, an investigation made in 1900 has revealed very bad conditions. Of the 52 cities from which reports were received, there was either no inspection or only occasional activity in 21. In only a few was there found any considerable degree of activity and effective inspection. The other cities of Germany record varying degrees of energy. Among those most active are Mainz, where prior to 1896 3,360 houses and 430 lodging places had been destroyed or rebuilt; and Darmstadt, where 560 have been condemned in whole or in part prior to 1895. In some cities it has been found inadvisable to enforce the laws owing to the impossibility of finding housing accommodations elsewhere if insanitary houses were torn down.

Regarding the taxing power and its value as a remedy, little can be said. Not much attention has been paid to it. Most of the experiments have been directed towards decreasing the burden of taxation on the property used by the poorer classes. In Berlin some little bene-

fit has resulted from the law raising the transfer tax from one to two per cent., and the act of July 31st, 1895, which freed building associations and stock companies from the stamp tax which is collected on rents over 300 marks (\$75). These have not, however, had any great influence and are of minor importance.

Betterment Schemes.

The employers of labor also have done much to improve conditions. The Prussian Government—the largest single employer of labor in Germany and possibly in the world*—realized (several years ago) that many of its officials received very low salaries, that certain social duties were expected of them which were very heavy in view of the small income they received, and that they were frequently transferred from place to place. Better to provide for the housing of its subordinates, a law was passed in 1895 authorizing the borrowing of 5,000,000 marks (\$1,250,000) for the erection of houses. The following year, the appropriation was increased to 10,000,000 marks (\$2,500,000). These dwellings are rented at a very reasonable rate generally, and many good results are already reported. In the Spandau mining districts, where much misery has existed in the last few decades, the plan is undoubtedly a success, at least as far as improvement in housing conditions is concerned.

The work done by Herr Krupp in connection with his enormous plant at Essen is widely known. The idea of providing better houses for his employees originated with Herr Alfred Krupp in 1861. Several dwellings were immediately constructed, and by 1873 the needs of his employees had so considerably increased that laborers' colonies were laid out, themselves forming small villages. Kronburg is now the most important, having ten streets, an area of 25 hectares and about 10,000 population. It has its own schools, churches, stores and public library. The stores are run on the co-operative basis and the profits divided among the patrons, dividends being declared annually. According to a report issued for 1894, there were 720 dwellings with 2 rooms each, 600 dwellings with 3, 104 with 4, and 17 with 5 or 6 rooms each. The annual rents charged were as follows:

*It will be remembered that the Prussian Government manages mines, forests, railroads, canals, telegraphs, telephones, etc.

Barrack dwellings—2 rooms...	60 to 90 marks	(\$15-\$18).
Other 2 room dwellings.....	90 to 108 "	(\$18-\$27).
" 3 " "	120 to 162 "	(\$30-\$40).
" 4 " "	180 to 200 "	(\$45-\$50).
" 5 " "	210 to 330 "	(\$52-\$82).

The majority of the Krupp houses are rented on yearly contracts, quarterly notice being required before leaving.

The other colonies are run on the same plan and are similar to Kronburg, except that they are not so large in area or population. There were, according to the above report, 25,000 persons housed in all. Special attention is given to the prevention of all evils so prevalent in city districts. The taking of night lodgers and subletting are discouraged. The successful results at Essen have caused the plan to be imitated in many other German cities with more or less success.

Co-operative Housing.

Co-operative housing and building associations have been carried very far in German cities. They were first organized a generation ago, a law in Prussia having been passed in 1868, in Bayern in 1869, and in the North-German cities (*Nord-Deutschen Bund*), in 1868. Since then they have grown very rapidly. In 1900 there were 17,229 companies, and 620 associations which were not incorporated. These figures include the mortgage loan companies, building associations and land-credit institutions against which the charge is made that they have done much to complicate rather than ameliorate housing conditions. Much of the speculation which has driven skyward the price of land is charged to them, as well as the rapid increase in the number of *miet-kasernes*—the many storied tenements with their poorly ventilated and narrow quarters. It is also charged that they have absorbed, by their offers of safe investment and high dividends, much of the capital which small holders would otherwise have invested in small houses for their own dwellings.*

Building Associations.

As rivals to these capitalistic organizations there has developed a class of associations something like our "mutual" associations and

*The profits made by a number of these companies are very large, varying from 7½ per cent. to 18 per cent. in 1899-1900.

semi-philanthropic societies. In 1900 there were 378, most of which claim that their object is "to purchase, build, sell or rent houses to members," or "to provide healthful and cheap homes for the poorer classes." To some extent they have lived up to this standard, but *generally* they have not provided the cheapest class of dwellings and have not, therefore, helped the poorest, rather, the better class of workmen—the artisans and the better paid wage earners and clerks. It is very difficult for a man who does not receive more than 1,000 marks (\$250) yearly to pay 12,000 marks (\$3,000) or even 8,000 marks for a house, although he may rent a portion of it, and yet most of the building associations erect buildings that cost more than this amount.

In the main, these associations get their capital from the sale of stock or from receipts from members, but not infrequently the government has loaned them money. In many instances the sick and old age pension funds have been placed at their disposal as in Saxony and Hannover. The Prussian government has loaned 20,000,000 marks (\$5,000,000).

Imperial Control Proposed.

In conclusion, let us briefly glance at the plans and remedies now pressing for adoption. The conservatives usually urge a nationalization of government control through a national housing law, various tax reforms to prevent speculation, a reform of the laws regarding rent, and expropriation by the city of the worst slum areas. It has long been a matter of dispute whether the city, the state or the empire should regulate housing matters. At present there seems to be a trend in favor of national or imperial regulation. In Frankfort, an association has recently been organized composed of 500 members and contributing 21,000 marks annually for the agitation of this question and the enactment of legislation. The principal arguments urged in its favor are that the housing problem is as broad as the country, that the rural districts need better housing as well as the cities, that the empire is better able to give financial aid and that uniformity is needed through the establishment of a general law and common standards of inspection. Those favoring this proposition urge neither the repeal of all local ordinances nor actual management by the central government of dwellings and tenements, but that the central government should be supreme in case of conflict of authority and laws, and that the principal responsibility for enforcement of the law should rest

with the empire, which should aid in every way the action of the local authorities.

Tax Reforms.

Among the proposed reforms in taxation the more important are those recently urged by Professor Wagner of the University of Berlin, who proposes that city taxes should bear more heavily upon land and less heavily upon buildings, that improvements should be less heavily taxed, and that the rate of taxation on land transfers should be raised. At present the latter amounts in Prussia to one per cent. ; in Berlin it is two per cent. ; as compared with six per cent. in France and thirteen per cent. in Belgium. The principal object of this suggested increase is to prevent speculation, for when the homes of 96 per cent. of the poorer classes become the subject of heartless manipulation, and the rentals are made to vary in accord with the caprices of an irresponsible class, the situation becomes very urgent. There seems to be a strong feeling in Germany in favor of raising the transfer tax and by so doing to prevent such constant and useless speculation. Doubtless a general law would affect the stock companies and building associations, but a provision could easily be framed so as to exempt them, as was done in the case of the stamp act law in 1895.

Another similar plan is the imposition of a high tax on vacant building land that is being held for speculation. It is argued that by so doing vacant land would be forced into use, as the annual expenditure for taxation would eat up the unearned increment. The increase in the number of buildings would reduce rentals, or, what is virtually the same thing, increase facilities offered for the same rentals. Some have urged that this plan should be extended to vacant dwellings, thus forcing the landlord to lower his rents in order to get a sufficient income to pay the taxes.

Changes in Rent System.

The reform of the renting system has been discussed for many years. Two principal suggestions have been made: the change of the system of holding and administering houses for rent, and a reform of the laws controlling rent contracts. As far back as 1886 Professor Schmoller said that the whole renting system in Germany was on a false basis. Conditions have since grown worse, and at present from 94 per cent. to 96 per cent. of city populations are in the hands of per-

sons who are unfit to manage the property belonging to them. As a result it is mismanaged, or the handling of the property is farmed out to a second party who too frequently takes advantage of his authority to oppress the tenants. As a remedy it has been proposed that large companies should gradually displace this promiscuous class of agents and thus under the management of able men that good management be substituted for bad. Indeed, this is one of the principles underlying the more successful building associations and stock companies.

The laws regarding rent contracts are very greatly involved and adequately to explain the situation a long review of their evolution would be necessary. Suffice to say that the general trend of the changes proposed is towards giving the tenant greater liberty and towards placing more responsibility and larger duties and obligations upon the landlord. For instance, it has been proposed that when buildings have been declared unhealthful, the tenant should have the right to cancel his contract forthwith, that the expense of moving under such conditions should be borne by the landlord and that rentals received from insanitary property should be paid over to the poor fund.

Another plan is the extension of a principle of German law known as *Erbbaurecht*—that structures belonging to persons other than the owners of the land should be considered as separate from the land and subject to separate transfer and mortgage. The building would be bought and sold or removed and a new one erected at the option of the person holding the right to use the land for such purpose. Such a law would enable persons having limited capital to erect a building without owning the land, securing merely the right to use it for building purposes, which right would be paid for by an annual rental and would run for a long term of years subject, perhaps, to re-valuation every twenty or twenty-five years. To some extent this principle has been recognized in the Prussian law and in the common code of the Empire. The chief fear among the advocates of this plan is that it may prove more difficult to persuade capital to invest under such conditions, but probably with proper guarantees as to insurance and a considerable margin between the amount of the mortgage and the value of the building, it would not be much more difficult to secure the necessary capital than under the present system.

The proposition that the city shall be empowered to expropriate

land and to construct and manage houses has been advanced only recently. Practically nothing has been done in this direction, but socialists are making many converts, and the number of those who think the government must play a more active part is growing.

Conclusion.

Then there are those who believe that the question of housing is the same as that of furnishing any other essential commodity. The need for houses is not a absolute but a relative one. There is not a general famine for houses any more than there is for food. The question is then largely one of quality and not of quantity. The numbers of homeless people in German cities is and has been very small, and in every city there are many houses empty with owners eager to rent them.* All of the people are housed. But *how* are they housed? All can be well housed, but at what expense? The problem turns then upon quality and price. A poor laborer passing a clothing store shivering for want of a warm coat might complain that there is a lack of coats. The merchant within, nervously pacing the floor in face of a panic, draws little comfort from the statement that there is an overproduction of coats. If the laborer had purchasing power, both would at once be relieved. Good houses will be forthcoming at a given price, but they seem to be a luxury to which many cannot attain. There are too few good houses, but the present income of the laboring classes can apparently command no more.

The question in the last analysis, therefore, they argue, is one of income. The laborer must have more income to spend before he can get a better dwelling, for it can scarcely be maintained that he should spend a higher percentage of his income for housing. He already spends from one-quarter to one-third of his wages for rent which leaves all too little for other things.† It seems useless to advocate better housing when better dwellings mean dearer dwellings, and the great mass of German laborers cannot afford these. They say it is useless to appoint inspectors and empower them to drive the poor out of their present unhealthy houses if they must either go to others as

*The last edition of *Wohnungs-register*, which appears in Berlin weekly, showed, on December 19, 1901, 2,300 dwellings offered for rent.

†The so-called "Schwabian law" is generally accepted. Dr. Schwab said that the lower class must pay about 30 per cent. for housing; the higher class, 10 per cent.

bad or pay an increased proportion of their income for rent. The lower classes, as they become more self-conscious of their class-interests and as they awaken to a realization of the new power placed at their disposal through extended political privileges and through the organization of their forces, are coming to look differently on the situation. The feeling seems to be quite general that if the "capitalistic method of production" is detrimental to the interests of the laboring classes, the "capitalistic management of consumption" is still more injurious. The feeling is certainly growing that the home is so closely associated to social welfare that the control of the housing interests should be more socialized.

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HOUSING PROBLEM IN FRANCE.

BY WILLARD E. HOTCHKISS.

The housing problem naturally assumes different aspects in various countries, and its solution is attempted along different lines. While in the United States emphasis has been laid on purely legal or restrictive measures to regulate buildings erected and owned by individual investors, in France effort has been made largely to stimulate the construction of suitable buildings by societies organized for that purpose. Whatever the individual differences, however, either in the question itself or in the line of approach, the problem is everywhere essentially the same, namely: To insure the housing of the poorer classes in dwellings where healthful, moral and sanitary conditions shall prevail. The practical value then, of a study of this kind, consists not so much in acquiring a minute knowledge of the situation in the various countries as in ascertaining what measures have been undertaken to ameliorate conditions, and in determining to what extent such measures could be applied with profit in our own country.

General Housing Conditions.

To serve as a background for this discussion, a general idea of conditions in the most congested quarters may be obtained from the following statistics collected by M. Bertillon in 1896, and republished by Dr. H. Albrecht in his monograph appearing last year in the *Schriften des Vereins für Socialpolitik* (Vol. 97). While these figures relate only to Paris and its suburbs, it is necessary to bear in mind that the French do not conceive that the housing problem is confined to the large cities—a fact which will become sufficiently apparent when we take up the propaganda for improved housing.

HOUSING STATISTICS FOR PARIS.

NUMBER OF FAMILIES.	NUMBER OF PERSONS PER FAMILY.	NUMBER OF DWELLINGS.	NUMBER OF ROOMS PER DWELLING.
294,771	1	369,211	1
256,969	2	223,553	2
174,683	3	177,374	3
106,342	4	82,720	4
57,462	5	33,998	5
28,803	6	20,778	6
14,341	7	11,352	7
6,901	8	8,029	8
3,275	9	4,340	9
3,768	10	10,764	10
947,375	..	942,119	..

Calculating from these figures the total number of persons on the one hand and the whole number of rooms on the other, it is found that there was practically one room for each person. It is evident, however, that while there is a superfluity of rooms in the larger dwellings, in the smaller the number of rooms is decidedly insufficient. Accurate deductions can be drawn from the individual items of the table only in cases where the families consist of one person and the dwellings of one room. It will be noticed that the number of such dwellings is considerably larger than the number of families. The fact that the number of families consisting of one person bear such a large proportion to the total number of families suggests that a large number of persons enumerated in this category were not, in the proper sense of the word, families, in that they did not occupy a home, but were merely boarders or lodgers.

Another table which throws somewhat more light upon the subject attempts to enumerate the overcrowded dwellings in Paris and its suburbs, and to indicate the degree of overcrowding.

	PARIS.		SUBURBS.	
	Absolute Number.	Per 1,000.	Absolute Number.	Per 1,000.
In overcrowded dwellings (less than one-half room to each person).....	365,000	149	107,000	143
In dwellings containing insufficient space (less than one room and more than one-half room to each person).....	887,000	363	288,000	381

	PARIS.		SUBURBS.	
	Absolute Number.	Per 1,000.	Absolute Number.	Per 1,000.
In sufficiently roomy dwellings (one room to each person)	648,000	266	166,000	219
In roomy dwellings (more than one and less than two rooms to each person).....	337,000	138	117,000	154
In very roomy dwellings (more than two rooms to each person)	189,000	78	72,000	95
On board ships, cars, etc.....	2,000	1	1,000	1
Unknown.....	13,000	5	7,000	8
Total.....	2,443,000	1,000	758,000	1,000

In comparing conditions in the city proper with the suburbs, no adequate conclusions can be drawn from figures of this sort, since they do not take into consideration the fact that houses within the city are more closely crowded together than is the case in the outskirts. Bertillon's distinction between overcrowded dwellings and those that are not is also unsatisfactory, since it gives no clue to the size of the rooms or to the air space allowed to each person. However, so far as the figures are indicative, they would seem to show for Paris, as compared with other capitals of Europe, a relatively favorable condition.

Lodging Houses.

A large number of the poorer classes in Paris are housed in furnished lodgings (*hôtels garnis*). The sanitary conditions of such lodgings are regulated chiefly by a police order of October 25, 1883, supplemented by a decision of the prefect of police made in January, 1885. The order defines the term "*hôtel garni*," and specifies the sanitary regulations which they must satisfy; such, for instance, as apply to the air space for each person, the condition of the walls, floors and ceilings, the location of closets, and other matters affecting the moral and sanitary conditions. The regulations are comparatively comprehensive and specific, and the provisions for registration and inspection make it possible to hold lodging houses up to the standard somewhat more closely than is the case of private dwellings.

This does not mean, however, that the conditions are always satisfactory or that the problem of providing a place for laborers who have no homes of their own, is adequately solved by the *hôtels garnis*. In

1900 Georges Picot, one of the prominent leaders in the good housing movement, visited 110 such *hôtels* in Paris inspecting 5,080 rooms. In nine-tenths of the places visited, he found that there was a bar which it was almost necessary for the guests to patronize if they wished to keep in the good graces of the landlord. In some of the places, according to his report, there are large halls where several hundred of the poorest laborers are in the habit of purchasing at night a bowl of soup or coffee for 20 centimes (4 cents) and obtain their night's rest by leaning upon the tables until they are obliged to go to their work at three or four o'clock in the morning. Furthermore, these houses furnish no accommodations for self-supporting single women, a problem to the solution of which the author of the above mentioned report is now directing his attention.

Door and Window Tax.

In view of the sanitary needs of tenements and lodging houses, it seems very strange that the door and window tax has not been repealed. This is one of the many forms of indirect taxation so general in French legislation. It consists in levying a certain tax upon the owners of all buildings for every door and window which the buildings contain. Obviously, this law encourages property owners to construct buildings with just as few openings as possible, and this tendency is most aggravated in the case of buildings to be rented or sold to the poorer classes. Rassolovich, in an article contributed to the *Schriften des Vereins für Socialpolitik* in 1886, records that at that time there were 219,270 houses in France in which there was not a single window, all the light and air having to enter through the door, a condition suggesting the dug-outs of our western prairie.

Legislation of 1850.

Attention was first attracted to the importance of the housing problem in France by the cholera scare of 1831. A commission was appointed to inquire into the unhealthful conditions in tenant houses and to suggest remedies. The question was subsequently taken up from time to time, but no positive legislation resulted until 1850, when a law was passed that in its essential features is still in force. This law, as interpreted and applied by the government, is essentially as follows:

In any commune in which the communal council considers such a

measure necessary, it may name a board of inspectors whose duty it shall be to visit dwellings reported as being in an unsanitary condition and to recommend measures for bettering those conditions. In cities of more than 50,000 population, the council is empowered to appoint either a board of twenty members or several boards with from five to nine members. In Paris the board may consist of thirty members. Each board must contain a physician, an architect, and in communes where there is a special poor or industrial commission, a member of these commissions. The physician and the architect need not be residents of the commune. One-third of the commission is reappointed every two years, the outgoing members being eligible to reappointment. The commission is presided over by the mayor or his representative.

When the board has made its investigation and reported the conditions that need to be remedied and indicated the houses in which the conditions are beyond remedy, the report is left in the mayor's office where persons concerned are required within one month to examine it and make their reply. At the expiration of this time the report and the answer are brought before the communal council, which determines what improvements must be made and sets the time within which they must be completed. It decides likewise what houses are beyond repair. Within a month from the registry of the decision of the communal council, appeal may be made to the prefectural council. Any openings that have to be made in order to improve the sanitary conditions are free from the door and window tax for a period of three years.

In case the prescribed improvements are not completed within the specified time and the owner or lessee again rents the dwelling, he becomes liable to a fine of from 16 to 100 francs. If after one year the improvements are not made and the building is leased as before, the lessor is subject to a fine in amount equal to the cost of the prescribed repairs, and this amount may be doubled. In case it is decided that the dwelling is beyond repair, the communal council may prohibit the renting of it within a certain time, but absolute prohibition can be decreed only by the prefectural council, and appeal lies from their decision to the ministry. Any owner or lessee who disregards the prohibition of the prefectural council is subject to a fine of from 16 to 100 francs, and in case of a repeated offense within one year, to an amount double the rent of the dwelling in question. If the insanitary condition has to do with external surroundings which are permanent in their nature and

affect a whole neighborhood, the property may be condemned and purchased, and when the improvements are made, under certain conditions, sold again at public auction without the former owner having an opportunity to redeem the property. If in carrying out the provisions of this law, any lease contract is set aside, the lessee has, on that account, no claim for damages. The fines collected under the law are turned over to the poor commissioners or to a charitable institution of the neighborhood.

Statute Criticised.

Numerous attempts have been made to amend the law of 1850 attracting at different times considerable attention, but except as it is indirectly affected by the legislation of 1894-5, it is still in force. The great difficulties with the measure seem to be that everything is left to the discretion of the communal councils, and there is no adequate organ for setting the machinery in motion. This being the case, it is not surprising that in the less important communes no boards have ever organized and many of those which have been organized have remained in existence but a short time. Rassalovich, in the article already referred to, expressed the opinion that the provisions of the law were almost universally forgotten, there being in 1883 only four or five cities in which inspecting boards were in active operation.

The law is also defective even as applied to those communes in which there is sufficient interest to insure the organization of an active board. In the first place, the board acts only in case complaints are brought to its attention. That complaint will be made against every house which is in an insanitary condition, is extremely improbable. But even when complaint is made and proceedings are begun, the provisions for appeal make it possible for an owner to delay for a whole year the much needed improvements—a fact which naturally encourages owners to neglect repairs which are sure to be expensive, even at the risk of being ultimately subjected to a heavy fine.

Since the inauguration of the modern movement for better housing, attention has been paid, among other things, to the more rigid enforcement of this act, and an effort has been made in all places where boards are in operation to insure that insanitary houses are brought to their attention. This work has been considerably facilitated by the *Comités des Habitations à bon marché*, organized under the law of November 30, 1894. These councils do not supersede the earlier boards, but



together with their functions regarding the encouragement of building, they are charged with ascertaining and making complaint regarding insanitary houses.

Housing Activities of Employers.

The modern movement for better housing dates, as Dr. Willoughby has pointed out (*Yale Review*, November, 1899), from the organization of the Social Economy Section of the International Exposition of 1889. Its chief aim has been to stimulate in every way possible the erection of comfortable, sanitary (but cheap) houses for the poorer classes all over France. There are three principal agencies through which the work of actual construction is to be accomplished; the employers of labor, the laborers themselves through co-operative societies, and public spirited individuals or associations.

Although such efforts prior to 1889 were practically confined to employers, they were by no means unimportant. Among the earliest companies to furnish houses for their employees was the *Compagnie des Cristalleries de Baccarat*. Following an old local practice, this company furnished gratuitously to employees with families both a house and garden. For a number of years practically all the great railway and mining companies have not only built houses to be rented to their employees, but in many cases have sought to arrange conditions whereby the laborers could buy their houses on easy terms. In 1889 the *Compagnie des Mines d'Anzin* had built over 2,600 dwellings for their employees. The *Compagnie des Mines de Blanzy* possessed 1,000 houses to rent and had appropriated a half million francs for assisting the laborers to build their own homes. The ground was sold for a low price, the company advancing a building loan of 1,000 francs, the whole to be repaid free of interest within ten years. The champagne firm, *Chandon & Cie.*, advances to any employee who has saved enough to buy a plot of ground a building loan to be repaid in yearly instalments in fixed ratio to the amount of the employee's income. The employee is free in his choice of ground and in the arrangement of the building. If he desires, the company will provide an architect, but in case he chooses to employ his own, the company reserves the privilege of overseeing the construction. If an employee is disabled by sickness for any length of time, an instalment may be passed over and it has often happened with persons who had been in the employ of the company for a long number of years, that the last few instalments were donated.

Co-operative Associations.

The laborers themselves have participated in the better housing movement only to a relatively limited extent. The progress of co-operative associations of working men with their limited resources is necessarily slow. Several such societies have, however, been formed in various parts of the country, and some of them have been able to do considerable in the way of erecting houses. The *Cottage d'Athis*, having obtained a loan of 160,000 francs from the Orleans Railway Company and one of 100,000 francs from the Old Age Pension Fund was able to report in 1897, 46 houses constructed, some of which were rented while others had been sold to their tenants and were gradually being paid for.

Private Societies and Associations.

The most important organ through which private initiative has made itself felt in this question has been unquestionably the *Société Française des Habitations à bon marché*. The nucleus of this society was formed by the French members of the International Congress in Relation to Working Men's Homes, which was organized under the auspices of the Social Economy Section of the Paris Exposition of 1889. The society itself was founded in December of that year for the purpose of encouraging the construction of healthy and cheap houses for the laboring classes throughout all France. It also seeks to ameliorate the conditions in the existing buildings and to secure the enactment of necessary sanitary legislation. It is not a building society; its constitution does not permit it to undertake work of actual construction. It does, however, carry on an active propaganda for the organization of such societies. Between twenty and thirty have been organized directly under its auspices and its influences has been an important factor in the organization of many others. Dr. Albrecht points out that of the building societies founded prior to 1886, only ten were in existence in 1890. In 1899, according to the annual report of the society, the total number was 69, of which a small proportion were not in active operation. Besides its work of organization the society undertakes to make a thorough study of the housing problem and to furnish gratuitously architectural plans, supply lecturers and to open competitive contests in which prizes are offered for the best plans of working men's houses. In every way possible it endeavors to keep alive the interest of the community in the subject of comfortable and

sanitary housing. The location of the different building societies which have been organized through its instigation shows that the activity of the society has been in no sense local.

The most important of the building societies proper is the *Société de Logements Économique et d'Alimentation* in Lille which reported in 1899, 1,447 finished dwellings. Next to this, perhaps, is the *Société Philanthropique* in Paris. Both of these societies are engaged in the construction of large tenement houses. The building societies reported in 1899 divide themselves into the following classes: 44 stock companies, 19 co-operative societies, 1 credit society, 1 savings society, and 4 philanthropic societies. Of these three were in liquidation, and five reported no building activity, leaving only sixty-one in active operation. The achievements of these societies can, perhaps, be best indicated by employing a table prepared by Dr. Albrecht and published in the monograph already referred to. Since it is chiefly with the results that we are here interested, I omit the statement of the financial standing of the societies, and as the one credit society was not itself engaged in building, I do not include that in the list.

As is to be expected, the stock companies evidence the greatest activity, but it will be noticed that the other societies have taken a part by no means unimportant. A noticeable feature in case of all the societies

TABLE SHOWING THE ACTIVITY OF BUILDING SOCIETIES
IN FRANCE IN 1899.

	STOCK COMPANIES.	CO-OPERATIVE SOCIETIES.	SAVINGS SOCIETIES.	PHILANTHROPIC SOCIETIES.
Number of societies.....	41	14	1	4
Finished buildings:				
(a) Dwellings to rent—				
Single houses.....	622	99	33
Value (francs).....	2,476,563	482,538	241,529
Tenement houses.....	224	18	16	20
Number of dwellings.....	2,255	70	39	379
Number of stores.....	18
Value of tenements (francs).....	8,792,217	269,070	114,000	1,964,129
(b) Houses to sell—				
Number already sold.....	479	19	14	33
Value (francs).....	2,082,315	136,707	69,000	143,645
Number rented with expectation of buying.....	488	77	23	20
Value (francs).....	2,779,465	477,019	144,500	163,360
Amount of purchase price already paid.....	950,586	98,773	56,500	16,336
Remaining to be paid.....	1,828,879	378,246	88,000	147,024

is the large number of houses either already purchased or in course of acquisition by the occupant. This is a feature of the housing problem which has received considerable attention in France. It is obviously one which can be developed to the best advantage in the case of individual dwellings, although Zizëk in his monograph which appeared last year in the *Schriften des Vereins für Socialpolitik* makes mention of a plan to enable the individual tenants in tenements and apartment houses to acquire the title to the part of the building which they occupy. There are obvious reasons for which the practicability of such a plan may be fairly questioned.

On the other hand, a committee appointed by the *Société Française des Habitation à bon marché* in 1894 to investigate the prices of rent, calls attention to the fact that in contrast to the solidly constructed tenement houses, the construction of individual houses was most unsatisfactory, and that in many cases where houses had been purchased the owner had found the necessary expense incurred in keeping the building in decent repair a serious burden. In addition to this, any system under which laborers would be enabled to own individual houses, as applied to the crowded portions of large cities, is obviously out of the question. Since, then, neither the plan of purchasing parts of tenement houses nor the possession of individual dwellings by the poorer classes are features of the question capable of extensive development, they are not in the future likely to assume important proportions in the solution of the housing problem in large cities.

The only other alternative seems to be the improvement of conditions in tenement houses constructed to rent. A fact which makes the approach to the problem along this line appear more encouraging, is that quite aside from the work of societies formed for the purpose of constructing suitable dwellings, the number of individual builders who are constructing comfortable and sanitary buildings to rent to the poorer classes is steadily increasing. These conditions merely indicate that the old ideal of home which requires that every family shall possess its own dwelling is one which does not harmonize with the economic conditions of our modern social life, and is, therefore, likely to gradually disappear.

Recent Legislation.

There remains to be considered the manner in which the state, through the legislation of 1894-5, has encouraged the movement for

better housing. Here again the results may be attributed directly to the efforts of the *Société Française des Habitations à bon marché*. After making an exhaustive investigation to ascertain what legislation seemed desirable, the society framed a bill which was introduced by its president, M. Jules Siegfried, who was also a member of the chamber.

This law, commonly known as the "*Loi Siegfried*," was passed on November 30, 1894. Though somewhat wider in its scope, it was in many respects modeled after the Belgian law of August, 1889. It provides first, for the organization of a superior council on working men's homes under the ministry of commerce and industry. Under this council in each of the departments there is a local council consisting of from nine to twelve members, who serve without pay, the department bearing all necessary expenses. These councils, selected from among the men specially versed in matters of building and sanitation or active in social reform, are charged with the duty of investigating the housing conditions and needs in their districts, assisting in the organization of building societies, holding competitions for the best designs for working men's houses, and in general, of encouraging in every way possible the building movement. They are required to make annual reports of their work and of the condition of their districts to the superior council. The superior council, besides supervising the local councils and receiving their reports, acts in general as an advisory board, both to the government in the administration of the building law, and to all organizations concerned with working men's houses.

The law further provides that bureaus of charity, hospitals and kindred institutions may, with the consent of the prefect, invest a certain proportion of their available funds in the construction of working men's houses, in the purchase of the securities of building societies, or in making loans to such societies, such loans to be secured by mortgages upon the property of the society in question. The state *Caisse des Dépôts et Consignations* is also permitted to use one-fifth of the funds on deposit with it by savings banks in the purchase of the negotiable securities of building societies. The latter, however, is not permitted to advance loans. The supplementary law of July, 1895, provides further that savings banks may, under certain conditions, and with the consent of the minister of commerce, invest a certain portion of their reserve funds in the securities of building societies or in loans to such societies. The most important of the conditions is that the

dividends of the society in question shall not exceed four per cent. The significance of these provisions is doubtless greater in France than it would be in the United States, since the economic condition of labor makes the securing of funds for building operations somewhat more difficult than it is here through the building and loan associations. The benefits of the provision make themselves felt by putting in circulation a large amount of immobilized capital which was formerly tied up in government securities, and in making it available for this important social function.

The third general feature of the law is the remission of certain taxes to private persons and societies that undertake building operations. The principal taxes remitted are the ground tax, the window tax, already referred to, and certain stamp taxes. The law applies, however, only in case of houses intended for working men with limited incomes. This limit is fixed at 90 francs in the smaller communes and at 220 in the larger, while the amount in Paris rises to 375 francs.

Finally the law provides for the case in which houses are purchased by laborers to be paid for in instalments, that the national *Caisse d'Assurance en Cas de Décès* may make a special contract with the builders to insure them against the contingency of the purchaser's death before the total amount is paid. The premium is usually paid by the builder and added to the annual instalment. This arrangement not only secures the building company but enables the widow or heirs to obtain the property free from obligations. The system is already in operation in the United States in connection with the work of the City and Suburban Homes Company of New York.

Its Results.

About the only clew to the actual working of the legislation of 1894-5 is found in the reports of the superior council. The first report shows that thirty-four local councils were formed in the first year; in the second year this number was increased to fifty-one, and in the third to eighty-eight; the fourth year showed no increase. These eighty-eight councils in existence in 1899 were distributed among fifty of the eighty-seven departments. Sixteen of the number had at that time never submitted any reports. Thirty-five of the reports submitted were merely perfunctory and seemed to bespeak no special activity. Twenty-one reported merely difficulties encountered, while the remain-

ing reports seemed to indicate considerable success both in the organization of building societies and in influencing saving societies to advance loans. There is also evidence in them of considerable activity in arousing the interest of the communities in the housing problem. The greatest activity, on the whole, seems to have been aroused in Havre, Lyons, Bordeaux and Marseilles. In Lyons the report states that the council is quite superfluous, since two flourishing building societies are completely carrying out the purpose of the law.

The effect of the law in diminishing the difficulties of securing capital for building operations has been unquestionably favorable. While the reports do not indicate that the charitable institutions have to any extent made their funds available, as contemplated by the act, the savings societies are evidently appreciating the opportunity for increased investment and are fulfilling more and more the function which the law contemplated. The *Société Française des Habitations à bon marché* has brought about the organization of a special credit society in the form of a stock company, the *Société de Crédit des Habitations à bon marché*. The sole purpose of this society is to secure funds for the smaller building societies. The organization has a capital stock of 500,000 francs, and is in a position to negotiate with the *Caisse de Dépôt* extensive loans at low rates of interest. During the first year of its existence loans to the amount of 800,000 francs were advanced through its instrumentality.

An interesting fact in connection with the operation of the *Loi Siegfried* is the especial stimulus which it has given to the organization of co-operative societies. The official reports show that at the end of the year 1899, forty-one societies had appealed for confirmation of their constitutions under the provisions of the law. Of these fifteen were already in existence when the law went into operation, and merely applied for the approval of amended constitutions, while twenty-six had been organized subsequent to that time. There were among the number twenty-seven stock companies and fourteen co-operative societies and of the latter only one was in existence at the time the law went into effect. These figures probably indicate not so much that there has been an increased tendency toward this particular sort of organization as that the raising of funds by them was attended under the earlier circumstances with especial difficulty.

The activity of co-operative societies calls attention to one of the

most encouraging phases of the modern housing movement, the beneficial results attending the treatment of the subject as a business problem. That the final solution of the question must be sought along these lines rather than through the large employers, on the one hand, or philanthropic efforts on the other, is a proposition that needs but to be stated. There is, however, in this connection a danger that needs to be carefully avoided. If building societies attempt to make their funds invested in sanitary buildings earn the same dividends as private capital invested in real estate in similar neighborhoods, they will be pressed constantly to perpetuate evil conditions. Georges Picot, one of the leaders of the housing movement, in the discussion on the question of limiting the dividends of building societies, before the last congress for cheap dwellings, pointed out that precisely in those districts where there is the greatest congestion and where the conditions are worst, investments earn the highest dividends. Obviously building societies which hold the conditions up to a proper sanitary standard cannot hope to meet these rates without advancing the price of rent, and by doing this, they must to a large extent defeat the purpose for which they exist.

Again we are reminded of the importance of rigid supervision on the part of the state, towards holding buildings of private investors up to the standard set by the builders of model dwellings. This side of the housing problem, it would seem, the French have not sufficiently emphasized. Propaganda such as is carried on by the *Société Française des Habitations à bon marché* can accomplish much, and this society undoubtedly has accomplished a well-nigh incalculable amount of good in leading the advance movement and in setting a standard. Unless, however, private investors are held up to this standard, the effort to establish the good housing movement on a business basis must constantly resist a discouraging tendency in the form of low rent and high dividends which private builders will be able to maintain. America may well emulate the active encouragement which has been given in France to all sorts of undertakings to provide sanitary dwellings; but it will not do to assume that the final solution of our housing problem can ever be accomplished without the co-operation of a rigid and minute system of state inspection.

RAPID TRANSIT AND THE HOUSING PROBLEM.

BY ADNA F. WEBER.

That railroads created the city problem and must be looked to to solve it, seems as valid a generalization as any of those recommendations for social amelioration that one hears everywhere to-day. But this is not to say that individual railroad companies can be depended upon to solve the problem; only that the railway is the instrument or means of a transformation to be wrought by a sane public policy respecting the housing conditions of large cities.

To many minds the city still stands for what Ruskin and other social philosophers have called it—a wens or ulcer on the body politic, slowly sucking in and destroying the country's vitality. They have indeed been able to show in numerous cases that owing to heavy mortality the city's population has been unable to continue its own existence without recruiting its numbers and its vigor from the healthier rural districts. But such dependence upon outside strength is really unnecessary, for an adequate social policy can provide for city dwellers those essential requirements of health that are the gifts of nature to the inhabitants of the open country—air and light. The suburbanite envies the agriculturist none of his amplitude of space, for he himself is surrounded with sufficient space to ensure his family that measure of pure air and sunlight that are so wholly essential to physical health. Indeed, the residence portion of the city itself is often as advantageously laid out as are the suburbs and the villages. The whole West Side of Buffalo, to take an example familiar to the thousands of city people who visited the Pan-American Exposition last year, is composed of cottages and mansions built on lots so ample in extent that children brought up in these houses experience no more want of Heaven's light or of open-air playgrounds, than do the children brought up on the farm or in the village, while they enjoy even greater advantages as regards mental development. The question of the day is no longer, How to abolish city life, or even, Is city life healthful? but How can abundant light and pure air be assured to every dweller, and especially

every infant-dweller, of our great cities? In other words, How can overcrowding be done away with?

Growth of Urban Industries.

To be sure of our ground, it is wise to study the trend of economic forces in order to ascertain what help may be gained from them toward an improvement of housing conditions. A single glance at the occupation statistics of any one of the principal industrial countries will show that the tendency of development is away from the rural, open-air pursuits toward the distinctively urban callings. Thus at the close of the Civil War almost exactly one-half of the breadwinners of the United States were engaged in the outdoor pursuits of agriculture; in 1900, notwithstanding the great increase in food products that has sufficed not only for the growing home consumption, but also for enormous additions to our exports, our agricultural population constituted only one-third of the army of American workers. The proportion engaged in manufacturing and mechanical pursuits gradually increased up to 1890 and in the last decade slightly declined notwithstanding the large increase in production, part of which went to swell our foreign trade. So that even if some manufacturing industries do tend to desert the large cities and move to the villages and smaller cities, little will be gained, for numerous other industries are destined to remain in the centres of population, which we know are bound to grow from the fact that the pursuits which absorb an ever increasing proportion of the working population (trade and transportation), are increasingly urban vocations. In the last thirty years the proportion of breadwinners engaged in trade, transportation and professional service in the United States has increased from thirteen to twenty-one per cent. Commerce without commercial centres is inconceivable; hence the conclusion that the growth of the cities, independently of their alliance with manufacturing industries, is destined to continue, from the fact of its close connection with the increasingly important function of distribution.*

* The twelfth census reveals the following distribution of breadwinners in the United States (Vol. II., page cxxxiii) :

OCCUPATIONS.	1880.	1890.	1900.
Agricultural pursuits	44.3	37.7	35.7
Professional service	3.5	4.1	4.3
Domestic and personal service.....	19.7	18.6	19.2
Trade and transportation.....	10.7	14.6	16.4
Manufacturing and mechanical pursuits.....	21.8	25.0	24.4
Total.....	100	100	100

Industrial Specialization.

Though population must be concentrated, it does not follow that population must be congested unless we assume that a man's abode cannot be separated from his workplace. Many people do indeed proclaim such necessary connection as a truth. Emerson, Ruskin, Carlyle, Morris and all the other literary reformers have persistently held up the ideal of unity of life as the sole basis of a sane and vigorous society. That a man should realize life through his vocation, instead of making hopeless efforts to find compensation for the steady "grind" of business in outside pleasure, has been the burden of the preaching of the ethical teachers of the nineteenth century. "Work and life," one and indivisible, is the ideal they have opposed to the prevailing tendency to divorce play from work and thus make of man a tool, a cog in the machine for a part of the day, and a pleasure-seeking animal the remainder of the day.

And yet their eloquence has counted for naught against the economic forces of modern life. The whole trend of events since the discovery of steam power, on the contrary, has been toward specialization, until the average workingman has for his day's task so minute a portion of work that he has lost nearly all sense of its significance; and with the loss of meaning has followed loss of interest. Without any doubt whatever, it is this increasing irksomeness of work that gives substance and body to the movement for shorter hours of labor, for it is only in his non-working hours that the wage-worker really tastes the joys of life. To this feature of the problem we shall return presently.

Separation of Home from Workshop.

Specialization means not only the minute division of tasks, but also the association of the workers in considerable bodies; that is to say, the replacement of the home workroom or small shop by the factory. And notwithstanding the eloquence with which Ruskin defended the small shop, society has concluded that the substitution of the factory system, *under proper statutory regulations and official inspection*, has really been in the direction of progress. The industries in which home work persists, like the clothing trade, are now characterized as the backward trades and at this very moment it is the chief ambition of the organized journeymen tailors to secure "free shops" and thus do away with home work, which they regard as an insurmountable obstacle to

all efforts for the elevation of their standard of life through better wages and shorter hours.

With the separation of workplace and home once effected, no reason exists for overcrowding of city people in their homes—unless it be communal ignorance or sloth. All that is needed is cheap and rapid transit between the home and the workplace. Such transit has already been provided in the smaller cities of this country, by the electric trolley roads, with the result that American cities have spread out over much broader territory than have European cities. While some of the latter cities enjoy lower rates of fare, their advantage is largely lost through their system of grading the rates according to distance traveled. It is unquestionable that the American policy of a uniform fare has had much influence in diffusing the population of our cities.

Trolley vs. Steam.

But while the trolley roads can meet the demands of the situation as regards speed and cheapness (if compelled to) in the smaller cities, they cannot provide adequately for the large cities, where travel is much heavier. Even in Buffalo traffic is so dense, morning and evening, that the Main street line (the converging line) is badly congested and the cars delayed. In cities the size of New York and Chicago the trolley is of course entirely inadequate, for even if it were able to carry the traffic it could not make the requisite speed. So far apart are the business centre and the residential outskirts of New York that a citizen who would dwell in a cottage must spend more than an hour in going to work each morning, even on the faster trains of the elevated railroad. And the steam railroads furnish no better facilities for suburbanites. New Yorkers resident in New Jersey or on Long Island are subject to the inevitable delay on sluggish ferry boats, while those resident in Westchester County lose valuable time not only in the congested tunnel, but also in completing the journey between the railroad station and their office or workplace. This latter condition is the result of inadequate terminal facilities and will not be perceptibly improved even by the new rapid transit railway. When one compares the terminal facilities of New York with those of the larger German cities, one is inclined to lose faith in the sagacity and business foresight of the American railway managers who abandoned their down-town terminals. In Berlin, for example, the business centre is encircled by a four-tracked

"Ringbahn," resting on a well-built structure of masonry, and this belt line not only carries Berliners from one part of the city to another, but serves as the connecting link between five or six great terminals, and thus permits the incoming passengers on through or suburban trains to be landed within a few blocks of their destination. A somewhat similar but less developed system is found in London, and until it is approximated in New York one cannot look for a breaking up of the vicious tenement system. The proposed tunnels between Manhattan and Long Island and the Jersey shore will greatly facilitate travel to the eastern and western suburbs of the metropolis, but it may be questioned if the north and south lines of surface, elevated and underground cars can distribute the incoming traffic from the single proposed terminal.

Rapid Transit Necessary.

The diffusion of the masses of people now herding in the barracks on the East Side requires in the first place such transit facilities that the average workingman can reach his work without great expense either of money or of time. The latter requirement has been fairly met in many if not most of the smaller American cities, and even in so large a place as Boston, while in New York transit facilities have improved so slowly that a considerable portion of the mechanic's gain from the shorter hours movement has been swallowed up in traveling on the cars. The increasing irksomeness of factory work, combined with the familiar revolutionary improvements in the methods of production, has afforded, as we have seen, ample reason for shortening the working day whenever the community, either through trade union action or statutory regulation, can control the cut-throat competition of these entrepreneurs who seek to obtain an advantage by working employees long hours. And the growing strength of workingmen's organizations in this country in the past twenty years has effected a notable diminution in the nominal hours of labor. The greatest successes of the movement have naturally been in the building trades, wherein competition is confined to a single locality. In New York City, for example, the artisans in the leading building trades—the bricklayers and masons, carpenters and joiners, painters and decorators—worked ten hours a day from the Civil War down to about 1885, when they permanently established the nine-hour day. Five or six years later they won the eight-hour day and in 1900 the Saturday half-holiday, thereby securing a forty-four

hour week. At the same time they secured a sufficient advance in the rate of wages to make good the time lost and even to enhance their weekly earnings. Speaking in a general way, such has been the course of events throughout the country in the degree that the workmen of a particular trade have combined; although the forty-four hour week is exceptional save in certain building trades, the nine-hour day standing for most of the other trades as the present standard.

But closer examination of actual conditions reveals the fact that this gain in leisure is in part only nominal, since a constantly enlarging portion of the workman's time has been absorbed in traveling between his home and his work. In the village or small town typical of American life before the Civil War, a clerk, artisan or laborer would seldom spend more than 15 or 20 minutes in the morning in walking to his office or workplace; half an hour a day would probably cover his traveling time and that was an insignificant draft upon his leisure. But now the majority of our workers reside in cities where the distance between home and workplace is considerable and necessitates the expenditure of an excessive amount of time in traveling to and fro. It is unreasonable to ask the mechanic or laborer to give up more than an hour or an hour and a half a day to this part of his work, and this means in the case of New York that the cars between the outlying cottage districts and the heart of the city must make an average speed of at least 30 miles an hour.

Cheap Transit.

The other requirement mentioned was *cheap* transit. Even to the highly-paid skilled workman the five-cent fare is unduly burdensome, especially if he have a large family; to the lowly-paid day laborer or sweat-shop worker the prevailing rates are actually oppressive. Instead of expending millions through its health and police departments in the effort to make the tenement districts habitable, cities might with more judgment remit taxation of street railways and other urban transit lines and at the same time secure a reduction in the rates of fare. In fact, the advantages of diffusing population are so decided that some thinkers have advocated the virtual abolition of street railway fares through the public assumption of the expenses of operation. In England and on the Continent subsidies have been granted to railroads from the public treasury as the price of running cheap trains for work-

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men morning and evening.* Such procedure would doubtless be unpopular in this country where class distinctions are obnoxious; but similar trains could be run at the corresponding hours and thrown open to all ranks of citizens at reduced fares.

Removal of Industries to Suburbs.

It seems safe therefore to say that the congestion of our largest cities will not be remedied until suburban transit is made cheap as well as rapid.† And other proposed remedies need to be cautiously handled. Is it advisable, for example, to build model tenements in the crowded districts? To be sure they may improve housing conditions for limited numbers, but on the other hand they may retain in the crowded neighborhoods employees of factories that would otherwise yield to the pressure of high rents and remove to the suburbs. Some classes of workmen like the longshoremen will doubtless continue to live in the heart of the city in order to be near their work; but factories, unlike docks, can be moved away from the congested centres, and are indeed continually moving to smaller places. Many New Yorkers know, for example, that their city was once a prominent centre of the silk goods manufacture; but within the last decade its capital and wage-earners in this industry declined more than 50 per cent. through the removal of numerous factories to small towns in Pennsylvania and New York.

Other industries have been steadily moving out of the crowded central districts into the open country until now there are not half a dozen really large factories on the island of Manhattan and not one that can be compared in size with certain factories in Brooklyn, Cohoes, Schenectady or Solvay. Indeed, it requires but a slight acquaintance with the industrial life of the metropolis to realize that its manufacturing enterprises are either those that cater to local wants—shelter, food, drink, clothing, etc.—or else those which like the clothing trades can be carried on in small shops amid an abundant supply of labor. The census statistics show, for example, that the building trades, brew-

* See Parliamentary Return by the British Board of Trade (H. C., 25th May, 1900), for England; and for the Continent, Reports from his Majesty's Representatives abroad on Special Facilities for Locomotion of Workmen in Belgium, France and Germany, June, 1901 [C. D., 595].

† The writer does not wish to be understood as herein minimizing the necessity of stringent building laws and tenement-house inspection; for he holds it to be self-evident that the provision of adequate space, light and air in city tenements is one of the things that most assuredly can *not* be left to the free play of competitive forces.

eries, bakeries and other industries producing mainly for the local market contribute the greater share to Manhattan's industrial activity, while garment making and allied trades contribute most of the remainder. The output of foundries and machine shops is, indeed, still greater in Manhattan than in Brooklyn, but much of it proceeds from small shops and is destined for local consumption. If population can be transferred to the open country surrounding the inner city, a large proportion of these industries would follow. What influence can be exerted to induce population to migrate in the desired direction? What policy, for example, could be adopted that would transfer the multitudes in the crowded clothing workshops of the East Side to the spacious environs?

Means of Inducing Migration to Suburbs.

A step toward the achievement of that end would be the prohibition of child labor, not only in factories and stores, but in every line of business and the establishment of the minimum age of employment at 16 instead of 14 years. The labor of children and minors is a particularly valuable asset in the financial scheme of most immigrant families, who will seek the most favorable location for its exploitation. Naturally the large city with its unrivaled division of labor provides the largest opportunities for such exploitation; it has factories of nearly every description, which can utilize the labor of both old and young, and it has commercial houses and agencies of transportation and communication that eagerly seek young hands. As a natural consequence the head of the typical large family of newcomers prefers the city where the various members thereof can find work adapted to their several aptitudes. This natural advantage of the large city will always remain, but it can be diminished by the enforcement of a law that will keep young children in the schoolhouse.

As for the older members of these immigrant families they settle in the East Side to be near their former countrymen and the old residents remain in the city largely because the means of communication between the city and its environs are so poorly developed. That the clothing trade can be prosecuted in the suburbs is shown by the example of Brownsville. And it seems reasonable that with improved rapid transit, a much larger proportion of the clothing trade and its workers may be transferred to the open country.

The policy that would provide such rapid transit and resultant diffusion of population would need to provide for such a continuous increase of traveling facilities as to keep them somewhat in advance of the demand. But as to whether it should take the form of subsidies to existing roads or of municipal ownership of new lines is a question of expediency that cannot be discussed here. A study of existing facilities and policies in such cities as Boston, Berlin and London* would need to be made by engineering and economic experts. The fundamental truth on which such a policy rests is that light and air are limited in the inner city and unlimited on its outer boundaries; and with the development now attained in means of transportation and communication, the city's monopoly of residential sites can be destroyed.

* See especially the London County Council's report on the Housing Question in London (1900), which contains a chapter on the subject of transportation facilities and municipal policy in relation thereto.

THE TAXING POWER AND THE HOUSING PROBLEM.

BY LOUIS F. POST.

The philanthropy of municipal paternalism and the charity of rich individuals may provide decent and comfortable housing for some of the working poor some of the time; but nothing can secure decent and comfortable housing for all of them all of the time short of measures that would neutralize legislative and institutional hindrances to their providing such housing for themselves. This necessitates radical changes in taxing methods.

It is a mistake to ignore the social potentialities of taxation. The power to tax is truly a power to destroy, and as truly a power to save from destruction. When taxation hinders industry and diverts the full and regular flow of wealth from the producers of wealth, the working poor are prejudicially affected and housing problems result. Taxation of that kind is destructive of normal social life. Conversely, a tax that would encourage industry and promote the free and regular flow of wealth to its producers (if any such tax there be), would operate favorably to the working poor, and abate housing problems by conserving and fostering normal social life. Methods of taxation, therefore, are a primary consideration with reference to the problem of housing the working poor.

Present System of Taxation and its Results.

In that view of the matter it is imperative to ascertain at the outset whether existing methods of taxation do obstruct industry, discourage production and divert the natural flow of wealth from its producers. Whatever helps to make the problem must be eradicated or the problem cannot be solved.

That existing methods of taxation have that effect is more than an inference. When William Pitt told the British parliament that there is a method of taxation whereby "you can tax the last rag from the

back and the last bite from the mouth without causing a murmur against high taxes," he was guilty of no exaggeration; yet precisely that method is in operation in all our cities to-day. If it does not yet tax away the last rag and the last bite from the working poor, it has, at any rate, taxed great masses of them down to the last rag and the last bite, and into squalid homes in the midst of influences physically and morally degenerating.

Pitt's allusion was to indirect taxation. He said it would be a dangerous experiment in a free country to levy a high direct tax, for it might excite revolt. But by taxing articles of daily use and necessity so indirectly that the people will pay the tax and not know it, you may tax them to the ultimate and they will only grumble at hard times, quite oblivious of the fact that it is oppressive taxation that really afflicts them.

Indirect Taxation Increases Rents.

When we speak of indirect taxation, however, we are apt to think only of customs tariffs. Though these do belong in that category and do play an effective part in making housing problems, they are outside the sphere of municipal control and therefore beyond the scope of the present discussion. But customs tariffs are not the only indirect taxes. Nearly all taxation for municipal purposes is indirect. There is hardly an exception other than license taxes (which are inequitably apportioned), betterment assessments (which are crudely adjusted), franchise taxes (which are lightly levied), and so much of the real estate tax as falls upon the value of sites. Approximately, all but these are imposed upon such articles of daily use and necessity as have the magical quality of stealthily shifting the burden of the tax, in the comparatively innocent disguise of high prices, from the nominal tax payer to the final buyer of the article taxed.

Their influence in hindering the efforts of the working poor to house themselves decently and comfortably, is incalculable. Since houses are taxed over and over again, first with a bewildering complexity of taxes on building material and then annually so long as they stand, and inasmuch as these taxes enhance the cost of building operations and maintenance, the prices and rents of houses, regardless of site, are increased to the extent of the taxes plus the accumulated profits upon the amount of taxes advanced. This whole increase, in addition to the natural cost of building operations and maintenance,

must be paid by the working poor for the quarters they occupy. What is thus true of the bare housing of the working poor is true, also, of everything necessary to turn their bare houses into family homes—of their furniture, their clothing, their food, their ornaments, of all their necessities and all their luxuries.

Further, this burden of taxation upon the working poor, when they are compared with the more fortunate classes who suffer from no housing problem of their own and whose means are larger and their benefits from the expenditure of public revenues greater, is appallingly disproportionate, whether the proportion be calculated with reference to the principle of taxation according to individual ability to pay, or of taxation according to public benefits received. Brotherly sympathy is not alone in pleading for the working poor of our cities; it is reinforced by the principle of fiscal justice.

Wages Decrease.

But the depletion of their actual incomes is not the most serious burden which indirect taxation forces this tax-burdened class to bear. The resulting pressure upon industry is more serious still. By enforcing excessive economy, which puts a check upon normal demand for good housing, indirect taxation reacts upon demand for workers in the housing industries, making it less. This restricted demand for workers at house-building, cripples house builders in purchasing power and checks demand for goods in general and consequently for workers in all occupations. Yet the workers increase, and with the march of invention their productiveness expands. They supply products easier than ever, but their own effective demand relatively diminishes. As an inevitable outcome, keener and keener competition for "jobs" increasingly gluts the labor market and continually reduces wages.

Reflection will show, then, that indirect taxation deprives the working poor of their natural powers of decent self support in at least two ways. To the extent that it enhances rents and prices which they must pay, it takes from them part of what they actually receive for their work. To the extent that it enforces abnormal economies and thereby diminishes demand for workers, it restricts their incomes by contracting their earning opportunities. In both ways indirect taxation con-

tributes to the development of slums and helps to make the housing problem.*

That the restricted incomes of the working poor are explained in part by the heavy indirect taxes they actually but unwittingly pay, cannot reasonably be questioned. That it is further explained by the pressure upon wages of competition in a glutted labor market, due to economizing as an immediate result of indirect taxation, is demonstrable. But in greatest part it is explained, and the housing problem probably chiefly accounted for, by a collateral effect of indirect taxation which William Pitt did not suspect and which yet remains to be considered.

Why Rents Increase ?

The rentals of city real estate are determined partly with reference to sites, and partly with reference to structures. In both respects they are made excessive by indirect taxation. But the excess thereby produced in so much of the rentals as is determined by sites irrespective of structures, is peculiarly burdensome. It is doubtless the most influential factor of prevailing tax modes in producing, perpetuating and expanding those industrial and social conditions which have culminated in the perplexing problem of housing the working poor. The obtrusive fact must not be ignored, as it so often is, that needs for housing imply needs for sites, and that housing sites must not be too remote from bread-winning localities. Alluding to this fact, Walter A. Wyckoff, the distinguished labor writer, observes in a recent magazine article, referring to the London housing problem, that "the demand is not simply a demand for dwellings," but that "it is a demand for dwellings near, or measurably near,

*To forestall misapprehension, perhaps I should at this point note the astonishing contention, buttressed by statistics, that the incomes of the working poor, so far from falling, are steadily rising, not only in terms of money, but also in purchasing power. Even the best of these optimistic statistics fail to prove their case. Though they were quite free from defects in detail, and they are far from that, they altogether ignore the manifest and determining fact that absolute necessities in the civilized life of our time are more numerous and in the aggregate more expensive than those of a generation or two ago. It is not quite legitimate, for illustration, to compare the purchasing power of a money unit in times when car fares and store clothes are universal necessities in cities, with the purchasing power of the same money unit when the working poor could walk to their work and their wives and mothers made their clothing. But whatever comforting story the statistics of wages may be made to tell, it should be enough here to note the fact in reply that the perplexing problem of providing housing for the working poor grows in magnitude and forces itself upon the attention of society with increasing persistency. This in itself is eloquent testimony to a stubborn decline in the purchasing power of wages.

the places of work"; and that "consequently the rentals of such houses were certain to rise, and with rising rentals there has been a contraction of living space on the part of many workmen's families." Why so acute an observer should have overlooked the difference between a rise in house rentals and a rise in site rentals it may not be important to inquire. But the difference itself is important. What Mr. Wyckoff observed was in reality a rise not in house rentals, for appropriate houses of a given cost for construction are no dearer in one place than in another. It was a rise in site rentals, which are determined not by cost, for sites cost nothing to construct, but by scarcity with reference to location.

Land Scarcity Artificially Increased.

Now, scarcity of sites is artificially promoted by indirect taxation. To the extent that houses and other products of industry are taxed, the necessity for taxing sites is lessened. Consequently, in most if not all the cities of the United States, building sites—both improved and unimproved—pay in taxes annually only a fraction of their potential annual ground rent. In the cities of Great Britain they pay even a lower rate, if, indeed, they pay anything at all. Wherever definite amounts are raised by taxation, direct taxes upon sites are of course lessened by the amount of indirect taxes upon structures and personal goods. This favors the owners of the valuable sites upon which our cities stand, and enables them to withhold their vacant sites from the market for higher future prices. It thereby creates an artificial scarcity of that kind of property, which gives to it an exorbitant value.

Just as the coal trust closes vast fields of anthracite deposits, to force its own terms for mining upon working miners, and its own prices upon consumers of coal, so city site owners withhold vacant building sites from the market—close them against present use—to force their exorbitant terms upon builders and tenants. The advances in site values are usually great enough, decade by decade, to encourage this, yielding as they do sufficient for ordinary taxes and a considerable profit over.*

How enormous and steady are these advances in city site values was vividly illustrated in 1894 by F. R. Chandler, a real estate expert of long experience and high standing in Chicago, who tabulated the unim-

* A select committee of the House of Representatives found upon evidence in 1892 that the minimum annual increase in Washington sites was ten per cent.—Fifty-second Congress, first session, Report No. 1469.

proved values, from 1830 to 1894, of the quarter-acre site at the southwest corner of State and Madison streets.* In 1830 this quarter-acre site was worth \$20. Under the influence of a local land "boom," it had leaped in 1836 to \$25,000. The succeeding depression carried it down as low in 1842 as \$1,000. But in 1843 it rose to \$1,100, after which it went on rising year by year, until 1894, when it was worth \$1,500,000. At present it is even more valuable.

Few instances of rising site values can be so exactly described in figures, but this one is typical. Perhaps the most notable phenomenon of city life, next to the evolution of slums, is the enormous growth of site values, from corner lots in business centres like Mr. Chandler's Chicago example, down to little home sites on the city frontiers.

Principal Cause of the Housing Problem.

Within certain reasonable limits the increase of city site values is normal and under certain circumstances beneficent. But beyond these limits it is a deplorable result of that dearth of cheap city sites which light taxation of sites promotes. This dearth makes site rentals exorbitant. That in turn checks demand for good housing, thereby discouraging building operations and lessening opportunities for work. Lessened opportunities for work glut the labor market, and that reduces incomes from work. Lowered incomes force or induce lower stages of unwholesome economies, and these in turn again check demand which further gluts the already glutted labor market and once more depresses incomes from work. So the process of action and reaction goes on, not only in the building trades but in all trades, until it meets a temporary check in one of our periodical depressions. An economic spiral is thus created, around and down which the working poor are chased by mysterious conditions that beat and baffle them and finally plunge them helplessly into the physical and moral degradation of the slums.

Other explanations of the housing problem there are, but none that explain it so convincingly as indirect municipal taxation. With its discouragement of housebuilding and encouragement of site forestalling, its discouragement of industry and encouragement of land speculation, its obstructions to income earning, its pressure upon incomes earned, and its depletion of incomes received, it is the prin-

* Illinois Labor Report for 1894, p. 277.

cipal and most effective cause of the wretched conditions that invite society so urgently to solve the problem of providing decent housing for the working poor. Were indirect municipal taxation abandoned in favor of taxation in proportion to site values, all other causes of the housing problem could be easily combated and overcome. The working poor themselves could overcome them. For site monopoly as well as tax extortion would largely disappear.

Overcrowding—Yet Vacant Areas.

The weight of the load that would thus be lifted from the working poor of cities is incalculable. But its magnitude is not invisible to him who, having eyes, is nevertheless not blind. Look over any city, and though you see nothing else, you are sure to see two thought-provoking conditions. One is crowded slums for the working poor; the other is an abundance of vacant building sites. A New York publisher of insurance maps testified in 1883 before the United States Senate Committee on Labor and Education that half of Manhattan island was then vacant, and that a large proportion of the remaining half was much under-improved. Yet the working poor of New York were densely crowded even at that time. One of the East side wards was said to be so thickly populated that if turned into a cemetery it would not furnish ordinary burial space for its inhabitants. Doubtless there are fewer vacant building lots on Manhattan island now, though there are plenty still; but the values of those that remain have risen enormously and exorbitantly, and the crowding tendency is greatly accelerated. The addition to the city of large areas might have been expected to modify the congestion, but this expectation has much more perfectly served the purpose of exorbitantly enhancing site values.

In other cities, too, the working poor are crowded though there is vacant area enough and to spare if it were not held at prices so high that it cannot be profitably utilized. The average population to the acre in New York is less than 19. In Chicago it is less than 17. In Philadelphia it is barely 18. In San Francisco it is hardly 14. In New Orleans it is less than 3. In St. Louis it is 15 and a fraction. Boston alone of all these crowded cities has as high an average of inhabitants per acre as 21. Why should there be crowding where sites for building are evidently so abundant?

Is it not reasonable to infer that, in large part at least, it is because

high indirect taxation, which enhances the cost of building and therefore the rental of houses, permits low site value taxation which fosters exorbitant prices and high rentals for sites? And is it not, then, a reasonable conclusion that the reversal of this destructive fiscal method, by means of direct taxation of municipal site values for municipal purposes, would solve the problem of housing the working poor? More correctly, perhaps—certainly more desirably—would not this fiscal change leave them economically free and strong, according to the nature of man, to solve the problem for themselves?

Do Land Taxes Cause High Rents?

As to the objection that direct taxation of sites would increase rentals, only the unthinking insist upon it. There is nothing more certain in human experience than that taxes estimated on the rent or value of land cannot be shifted to purchaser or tenant in higher prices or rentals. The reason that site value taxation does not increase site rentals, while house value taxation does increase house rentals is not far to seek nor difficult to find. As we have already seen, taxes that are imposed according to the value of buildings and building materials tend, by augmenting the cost of construction and maintenance, to lessen the market supply of houses. Not so with taxes imposed according to the value of sites. By stimulating site owners to seek buyers, and making it less profitable to buy except to use, they produce a rising instead of a falling market supply of sites. The higher you tax house building the dearer you make houses; but the higher you tax site-appropriating, the cheaper you make sites. Site value taxes, therefore—unlike house value taxes—cannot be added to rentals. They are direct, staying where they are first placed, and owners of sites must bear the burden.

Site Values Belong to Society.

Not only could the owners of city sites be compelled by *ad valorem* site value taxation to bear the tax burden which is now unfairly and destructively distributed through indirect taxation, but they ought to bear it. All the value that sites acquire they derive from the complex energies of the community as a whole and not from any industry, investment or other useful service of their owners. When you tax houses, you confiscate part of the individual toil of their tenants; but

when you tax house sites, you confiscate no one's toil—you merely exact for current public use a value which the public currently re-creates.

Whatever may be thought of the right of individuals to own land in general, the current right of a city to the current value it gives to the building sites within its jurisdiction, and to all of that value, would seem in justice to be incontrovertible. No other conclusion is admissible when the alternative is not only the confiscation from the public by site owners of these public values, but also the depletion of individual earnings by indirect taxation, the consequent narrowing of employment, the resulting depression of wages, the necessity, therefore, of submitting to unnatural economies, and the crowding thus engendered of the working poor into slums.

Revenue Would be Ample.

But in substituting site value taxation for the general property tax, it would not be necessary to exact the full current value of sites. Taking New York, Chicago, Philadelphia and Boston as representing extreme variations, we should probably find that two per cent. of site values would yield in each of them more revenue than they now derive from the inequitable and destructive general property tax. Though exact figures are not available, enough is known to make reasonable estimates possible. Allowing 11 building sites to the acre, inclusive of streets, parks and other public places,* the following table affords a basis of estimate:

	New York.	Chicago.	Phila.	Boston.
Number of sites.....	2,168,320	1,341,120	908,100	302,720
Present general property tax valuation (real and personal) per site.	\$1,749	\$280	\$1,015	\$3,808
Present income from general property tax per site.....	\$36	\$14	\$21	\$56
Rate of site valuation tax, if sites were valued at no more than the present general property tax valuation (real and personal) and the same income were secured, per cent.....	2.05	5.	2.07	1.47

* In New York, 11 lots to the acre, after making all deductions, is a low estimate. The usual estimate is more than 12. But in Chicago it is less. Not only is the conventional lot in Chicago larger than in New York, but allowances must be made for alleys. Chicago building plots are usually laid out in five-acre areas or squares, the boundary line running along the middle of the street on all four sides; and this allows for 48 sites. By crowding some of the sites, 50 to the five-acre square are usually obtained, and it is generally assumed that, inclusive

Here it appears that the present income of New York, Chicago, Philadelphia and Boston, from the general property tax, could be fully realized from a site value tax of 2.05 per cent., 5 per cent., 2.07 per cent., and 1.47 per cent., respectively, even though the sites were worth no more in the aggregate than the present aggregate valuation of real and personal property.* But that valuation is absurdly low, not merely with reference to all property, but even with reference only to sites.

The notoriously great site values that prevail in all cities, at the rate at some points of \$8,000,000 and more to the acre, are a sufficient assurance that city revenues from the general property tax could be fully replaced with a site value tax of little if any more anywhere than two per cent.

of streets, Chicago sites average 10 to the acre. Allowing also for parks, they would average fully 9½ to the acre. For all the purposes of this article, however, an estimate of 11 sites to the acre for all the cities mentioned will not be misleading. Where the average is larger the argument of the article will be strengthened; where it is smaller, the difference in site value taxes could be more than made up from such neglected or undervalued sources of site value taxation as street car rights of way and the like, sources that this article does not take into consideration.

* Of course there are sites in New York worth less than \$1,749, as there are sites in Chicago worth less than \$280, in Philadelphia worth less than \$1,015, and in Boston worth less than \$3,808. But in all these cities there are many sites of much higher values. With the barely possible exception of Boston, the average would doubtless be greatly higher than it appears in the table.

In Chicago, for example, a commission, composed of three well-known real estate experts and two builders,† appointed by Mayor Swift to compare actual with assessed values, reported in 1896, with reference to the district bounded on the north and west by the Chicago river, on the south by Twelfth street and on the east by Lake Michigan—a district comprising only about one square mile, though the most valuable square mile of the 190½ square miles of Chicago's area—that the sites were then worth, exclusive of improvements, of exempt areas and of railroad rights of way, no less than \$337,342,880. In the light of that report it is evident that the site value of all Chicago must average much more than \$280 per building site of 11 sites to the acre; and that the present general-property-tax revenue could therefore be raised by a site value tax of much less than 5 per cent.

According to the report last referred to, the land values in the district described are more than 75 per cent. of the total real estate value. This would not hold good throughout the city; but 66 2-3 per cent. is regarded as the true proportion, and 50 per cent. would certainly be a low estimate. Now, the present tax valuation of Chicago real estate is \$259,254,598. On that basis, then, the site valuation of Chicago, half of \$259,254,598, would not be far from \$130,000,000; and under the one-fifth rule of assessment in force in Chicago this would indicate that the true value is at least \$650,000,000. Accepting that as the true value, though it is doubtless an underestimate, the revenue now obtained by Chicago from the general property tax could be secured by a site value tax of less than 3 per cent.

For Washington it has been proved by Congressional investigation (Report No. 1469 of Fifty-second Congress, first session, 1892) that one-quarter of the annual site-rentals, potential as well as actual, would support the city government; and that this would be less than 2 per cent. of the selling value.

† Illinois Labor Report for 1896, pp. 123-24.

Even this low rate, accompanied as it would be with the exemption of houses and commodities, would appreciably relieve the working poor. It would take nothing in excessive house rents and excessive prices for necessities from the earnings they actually receive, as does the general property tax; and to the extent that demand for labor is diminished and wages thereby depressed by economies due to high rentals of houses and high prices of necessities caused by indirect taxation, it would considerably modify that condition. It would tend, also, to reduce site rentals and thereby to relieve the greatest necessity for crowding, while lessening the great glut of the labor market which is caused by dearth of cheap building sites; for site owners would find it distinctly more difficult to lock up vacant building sites under a tax of two per cent. than under the present one of less than one per cent.

Should it become necessary to increase this rate as site values declined or civic necessities expanded, so much the better. The nearer the tax came to making it absolutely profitless to monopolize building sites except to utilize them appropriately and immediately, the more completely would it enable the working poor to solve their own housing problem.

Experience and Experiments.

No actual experiments in site value taxation have been made with the express object of solving the housing problem, but the system is coming into use in Australasia simply for the purpose of raising municipal revenues.

Under the "optional local taxation" law of New Zealand, for instance, nearly 60 localities have adopted it. That law provides that the taxing authority of municipalities must, if the taxpayers at any time so decide, exempt all improvements and thenceforth levy taxes on the "unimproved value" of sites. Votes had been taken under it, up to the 9th of July, 1902, in 53 localities. As some of these are counties, the votes have controlled 65 municipalities, for a county vote decides for all the subsidiary taxing divisions. Out of the 65 municipalities affected by the votes thus far, the site value tax was adopted in 58. The city of Auckland rejected it; the city of Wellington adopted it. After five years' experience with this law, the premier of New Zealand, R. J. Seddon, writes of the local site value tax* that "it has proved a success, and the opinion of the government, which is

* Report of the Revenue Commission of Colorado, 2 ed., p. 49.



generally shared throughout the colony, is that it should be made compulsory." He adds that popular opinion is so strong in favor of the tax system the law permits, "that the repeal of it is out of the question." The same system is in successful operation in other parts of Australasia.

Permission to adopt it in Glasgow is being asked of the British parliament by the city authorities, supported by popular vote; while a large number of other British cities have followed Glasgow's example. Although this British movement is not exclusively nor specifically for the purpose of solving the housing problem, it has become related to that problem in England as a factor, if not the factor, in its solution.

Prominent Liberal leaders have declared that the taxation of site values must precede any decent solution of the problem; and the British Royal Commission, which first reported on the housing question in 1885, recommended site value taxation to the consideration of parliament in these suggestive terms (p. 42):

"At present, land available for building in the neighborhood of our populous centers, though its capital value is very great, is probably producing a small yearly return until it is let for building. The owners of this land are rated, not in relation to the real value, but to the actual annual income. They can thus afford to keep their land out of the market, and to part with only small quantities, so as to raise the price beyond the actual monopoly price which the land would command by its advantages of position. Meantime, the general expenditure of the town on improvements is increasing the value of their property. If this land were rated at, say, four per cent. on its selling value, the owners would have a more direct incentive to part with it to those who are desirous of building, and a two-fold advantage would result to the community. First, all the valuable property would contribute to the rates, and thus the burden on the occupiers would be diminished by the increase in the rateable property. Secondly, the owners of the building land would be forced to offer their land for sale, and thus their competition with one another would bring down the price of building land, and so diminish the tax in the shape of ground rent, or price paid for land which is now levied on urban enterprise by the adjacent landowners, a tax, be it remembered, which is no recompense for any industry or expenditure on their part, but is the natural result of the industry and activity of the townspeople themselves."

Municipal Housing Inadvisable.

The conflicting policy, supported quite intelligently and not unnaturally by landlord interests everywhere, contemplates the purchase of sites at public expense and the building of workingmen's dwellings upon them. It may be that some slum conditions do not admit of the delay necessary to secure authority to alter municipal tax systems.

Where that is so, improvements should of course be made by the city at the expense of general taxation. This must be done even if in relieving congestion at one point it does make it worse elsewhere, as has been the case with the London experiments, regarding which Mr. Wyckoff writes that it is "part of the irony of the situation that the very remedies which are applied to the evil at one point result in its intensification at another."

But as a solution of the problem, the purchase of sites at public expense under the prevailing system of indirect taxation is an impossible one. In order to raise the necessary funds, taxes on housing would be increased and housing be made dearer even though supplied by the municipality. The economic friction upon house-building would consequently be greater, and, by reducing demand for labor would make the downward pitch of wages steeper. Moreover, the largest financial benefits at each stage in the process would go increasingly to neighboring site owners, for it would add to the desirability of their holdings. With site values thereby stimulated and sites becoming richer prizes in the market, house-building would be progressively obstructed and every improvement would increase the cost of sites for the next. Altogether each forward step along this line of policy would intensify the evil in general which it was designed in part to relieve, and make the housing problem progressively harder to solve.

Any solution, to be generally, progressively and permanently effective, must recognize the primary necessity of lessening the rents of city houses by exempting houses and house-building from taxation, and of reducing the rents of city sites by taxing site values. To ignore these conditions is to lay the foundations of the housing reform in a bed of quicksand.

HOUSING THE VERY POOR.

By JOHN MANN, JR.

More than ten years of actual management of slums and model blocks in Glasgow have convinced the writer that the crux of the problem is the housing and handling of the struggling poor—those rejected from model dwellings and municipal blocks, including the wholly or partly disreputable citizens.

Houses for the Respectable Poor.

The real difficulty lies in the habits as well as in the habitations of the slum dwellers, and what is wanted in addition to sound houses is concentrated control and efficient administration. But these must be applied to two new types of houses to be provided for the classes which, broadly speaking, are found below the skilled artisan. The first type will house the industrious but really poor folks, striving to be reputable and decent; the second type will be "city homes," or "city shelters"—really semi-disciplinary receptacles—for the disreputable, thriftless class, often earning high wages, but lazy, drunken and disorderly; one type in short for "selected" tenants of the struggling class, the other for the "rejected" and the residuum. The housing of the latter has hitherto been dismissed as an insoluble problem, but I believe it can be solved.

Experiments in building simple and wholesome houses of the first type referred to are pitifully rare, but as I have shown elsewhere (Proceedings of the Royal Philosophical Society of Glasgow, December, 1898), such houses can be built and let to selected tenants of the struggling class and still yield a return of over 3 per cent. interest on cost. It is impossible here to discuss in detail the policy of erecting such houses and letting them below market value. It is obvious that so long as the whole demand for such houses is not met by municipal or semi-

philanthropic effort, an injustice will be done to suitable applicants who fail to get houses, while a low scale of rental will act as a "rate-in-aid" of wages and tend to intensify the flow from country to city. Indeed, the benefits of such houses are almost entirely confined to their occupants. The community as a whole does not reap much benefit, while if any large number are built by a municipality, the credit of the whole city must be pledged for their cost.

Houses for the Thriftless and Disreputable.

None of these objections, however, apply to the second type of houses. To erect them is to begin at the bottom of the ladder and deal with the most helpless and yet most dangerous class. For many reasons, a relatively small number of these shelters will serve, although no one willing to enter and obey orders should be turned away. As rents must be enforced in keeping with the accommodation supplied, the policy will be economically sound and the whole community should benefit by the result.

"Why attempt to house the rejected and the disreputable?" it will be asked; "they do not deserve it." It is replied: "House them for the same reason that you house and tend, isolate and disinfect your plague and fever patients, not perhaps because they deserve such treatment, but because the safety of the community demands it." Their needs must be faced; if not from motives of humanity, then on grounds of public health and public order; if not from pity for their degradation, then from fear of their dangerous character. Their houses, habitually overcrowded and abused, are the centres of infectious disease and the hot beds of crime. Mere slum destruction intensifies overcrowding and simply forces the rejected tenantry to form fresh slums elsewhere. The suburbs, even with the most rapid transit, will not attract such people.

To understand the policy underlying this suggestion of semi-disciplinary receptacles, it is well to go back for a moment to first principles. An essential condition of any progress in housing is greater control over the conduct of the slum dwellers and of the apathetic absentee slum landlords. Indeed, any solution of the problem must largely depend upon highly concentrated administration and systematic inspection. The gospel of sanitation upon which that solution must proceed may, when first heard, seem inconsistent and even unchristian,

HOUSING THE POOREST.

for it preaches: Scatter the people; drive them out of their dens; crush out the disreputable and the dissolute by the most unbending discipline; let the authorities put down most sternly all insanitary conditions, all overcrowding; let all property-owners rigidly select tenants, and if, after a fair chance, and in spite of all good influences, tenants fall into evil ways, expel them as by an inexorable law. Let no bad characters find it possible to get a shelter at all, unless under control; they degrade the properties they enter, and they infect their neighbors; let them behave and reform if they wish to have a roof over their heads.

This is only one process; the scattering is but a stage to concentration under control. For if they will not behave and reform, then they will be driven from pillar to post until they become tolerable, or leave the district, or perforce find resting-places somewhere under control—in the licensed lodging-house, the poorhouse, the lunatic asylum, the infirmary, the labor colony, the jail, or in the second type of house advocated—city homes of the plainest sort for “rejected” tenants, under something akin to police supervision, but quite distinct from houses for the decent industrious poor.

These absolutely simple “city shelters” or “city homes,” call them what you will, must be erected in advance of slum demolitions; they must precede any sweeping crusade against overcrowding, against insanitary conditions. For they must be ready to act as “reception houses” for the intolerable class, refuges for the thriftless residuum, to be driven out of their haunts by stricter administration. The mere existence of such houses—even if they stand empty—will remove all excuse for hesitation in enforcing existing law and form a standing answer to misplaced leniency of administration, in the repression of overcrowding, the closing of uninhabitable slums and the clearing of insanitary areas. In Great Britain we need no more housing laws at present; we want the enforcement of existing law.

Methods of Administration.

It is premature of course to go into details, but the outlines of the administration and structure of such houses may readily be imagined. For example, they would involve strict discipline and special police attention, but still toleration of a much lower standard of conduct than in ordinary blocks. No preliminary inquiries should be made as to character; it should be enough that the applicants were willing to enter.

Though a most difficult phase of the subject, I should say that family life without production of evidence of actual marriage would be prohibited. Rents would be payable in advance, with bonus where rules were kept; but rent must be extracted, and failure to pay from any cause would result in prompt ejectment. It is the foundation of the scheme that all these tenants be compelled to pay rent. It is only when they cannot pay their rents, or cannot satisfy any charitable agency that they are worthy of support, that the workhouse door may be opened to them. Wherein, then, would it pauperize them? Would it not have the opposite effect? By compelling them to earn their bread, pay their rent, and spend less on drink, they will be prevented from becoming a charge upon the rates or a burden upon society in some other way. Such buildings would naturally command the closest attention of charitable organizations, and cases of real hardship would be seen readily and dealt with adequately.

As to the style of buildings, they would be the plainest possible, of the stoutest materials, easily scoured, hosed, fumigated and disinfected, with a minimum of fittings and maximum of strength, though not like barracks; each block sufficient for one resident caretaker and his wife to control, and no more; on the balcony system, and therefore easily inspected, and well lighted at night; indeed, the experiment could be tried of placing some blocks under the concierge system after a certain hour.

It is houses such as these which our municipalities should build and manage—houses which private enterprise will never provide. By the erection of even a few blocks, most interesting and instructive experiments at once become possible—if only by varying the scale of rental and the condition of entry. And even if they remained empty they would remove all excuses for delay in slum demolition and for failure to repress overcrowding.

Naturally the classes for whom they are primarily intended will avoid them so long as other shelters can be found offering easier terms and greater freedom. But such houses will find tenants readily if the policy of control here advocated embraces also extension of the landlords' responsibilities and compelling them to co-operate with the authorities in unhousing the vicious and stamping out overcrowding. A great difficulty meets us here in the selfishness and ignorance of the "slum-lord" and the carelessness of his overworked and underpaid

agent. Many agents do their duty well according to their lights, and often in most trying and sickening circumstances. They may not willingly house the degraded or vicious, but some one must knowingly or unknowingly house these unfortunate people.

The City's Attitude towards Landlords.

But no thorough and enduring improvement in housing conditions will be attained until we enforce a higher standard of morality in house-owning. The landlord receiving profit from his rents, is by law responsible for the condition of his buildings, but not only must existing law be enforced, but additional responsibilities must be placed upon him; through him must the control over the tenant be strengthened. As a rule good properties find good tenants; bad properties find bad tenants. The landlord must be held responsible where bad tenants are allowed to remain. His power for good or for evil is quite unique; it has no parallel. The influence he can bring to bear upon his tenants is perhaps the most powerful known to them. He has the power of ejectment, of saying: "Behave or leave!"

Why should not the system of rewards and punishments be tried; fine a landlord if he permits his premises to be overcrowded or to become insanitary, or be used for any immoral purpose, of course after fair warning. Reward a landlord (say by a proportionate rebate of police rates or sanitary rates, etc.), if by the appointment of caretakers or otherwise he minimizes the claims upon the attention of the police and the sanitary inspector. We apprehend and fine the vendor of adulterated food, stale fish, unsound fruit, and confiscate the goods. Why should we not fine the owner of insanitary and uninhabitable houses, and shut them up as well, at least until they are made right? In course of time, probably by the "experimental legislation" of which Professor Jevons was so strong an advocate, we shall have the owners of low-class property coerced into closer co-operation with the police and sanitary authorities, and then we shall have surprising results.

The Necessity for Municipal Action.

It is with no slight feeling of hesitation that one suggests a scheme for housing the class whose housing has hitherto been deemed an insoluble problem, especially a scheme which will involve further capital commitments and possible calls upon the taxpayers. For while large

sums should be forthcoming in rent, the cost of administration is an unknown quantity. But if we do not seriously face an experiment in this direction, our successors will justly reproach us. The citizens of Glasgow, for instance, have already contributed £600,000 of the cost of the original City Improvement Scheme. They thought fit to replace their "fever tax" by an "improvement tax," and the natural evolution is to replace the "improvement tax" by a "housing tax."

The present policy is to tax the whole community for providing "those physical accessories of small houses which dwellers in large houses provide for themselves, which from mere want of space the poor cannot have, but which, if they are indeed brothers and sisters, they require as much as the rich. Taxation for such purposes is eminently christian in motive and effect." For instance, in Glasgow we are taxed for public baths and wash-houses, fever hospitals, children's playgrounds, parks, football fields and libraries, but we have not yet got the length of providing drawing-rooms and smoke-rooms; we leave these to the saloon keeper meantime. The physical accessories which we have provided, have "paid" in the increased health and comfort, and therefore increased efficiency, of the workers. Bad housing means reduced earning power. On the same principle it is better to place upon the taxpayer part of the cost of wholesome houses for the dangerous classes than to pay in the end twice as much for them as prisoners, paupers or lunatics. We have got to pay for them somehow; better pay for helpful control and wholesome influences than for punishment after the damage has been done.

If the scheme now advocated gives any reasonable prospect of extricating the good from the bad and housing both in decency, surely no expense need be grudged in making the experiment—if not in simple justice, then in self-defense. For the insanitary and overcrowded houses of the lowest class are terribly costly and terribly dangerous; they are the very plague centres from which moral and physical infection is spread abroad and perpetuated. We taxpayers, if we look ahead, will find that we will save a far greater sum of money in the matter of paupers and criminals in time to come, if we now honestly and fairly face the decent housing of the really poor, whether reputable or disreputable.

To sum up: The scope of these paragraphs has necessarily been restricted; it does not discuss the land question, artisan housing, rapid

transit to the suburbs or remodeling of existing slums. It is confined to the problem of building for the struggling classes in congested centres. It advocates a policy of systematic but stern control whereby things may be made thoroughly unpleasant for the idle and vicious, so that they may be handled separately from the deserving souls who are striving to maintain themselves in decency. Simple houses for the well-doing poor may yield a small interest to a philanthropic investor or to a municipality, but with regard to the poor who are not well-doing, experiments are urgently called for in building houses which, if they do not immediately pay £, s., d., will ultimately pay in diminished disease, pauperism and crime.

THE SOCIALIST REMEDY FOR UNHEALTHFUL HOMES.

BY JOHN EDWARDS.

No circumstance is so significant of the advance of Socialism into the arena of practical affairs as the recent progress towards municipal ownership and management of workmen's dwellings. Individualistic solutions of the great housing problem are receding into the background, while collectivist remedies are being pressed forward, not only by avowed socialists, but by men of all political schools who accept and advocate them without regard to further possible developments of socialism. Municipal reformers are strongly impelled towards the ideal of complete municipal ownership of land and house property by one fact which is being rudely brought home to them. Every improvement made in city, town or village—drainage, water-supply, electric light, tramway extension—is to some extent exploited by the owner of workmen's dwellings. The recent establishment in Liverpool of penny tramway stages was promptly followed by a rise in the rents of all houses in the neighborhood of the stage termini. Similarly, the abolition of school-fees has been known to raise rents sixpence a week. In order, therefore, to secure to the community the full financial benefit of municipal improvements, it becomes necessary to make dwelling-houses, with the land on which they are built, communal property.

But an examination of private enterprise in housing the poor of great towns, convinces the enquirer that the evils resulting therefrom are much wider and deeper than the exploitation of municipal improvement. Unchecked individualism has displayed a remarkable ingenuity in crowding houses together in suffocating profusion upon every available space. Back-to-back, side-to-side, one-above-another, the homes of the poor are found clustered thickly about the factories, the warehouses and the churches of great cities. On the main thoroughfares stand the town-hall, the art gallery, the museum and other palatial

buildings; while immediately behind these are the slums—unholy, filthy, insanitary and plague-smitten.

Some Facts about Private Enterprise.

In the city of Liverpool according to the Report of the City Health Officer for 1902, there are 1,159 courts and alleys, the houses in which he describes as "pent-up, airless, sunless, ruinously dilapidated, and saturated with filth." They present "striking evidence of absolute disregard of the requirements of sanitation and decency." In one year the sanitary officers reported no less than 63,130 cases in which the water-closets required cleansing. This deplorable uncleanness is traceable to insufficiency of accommodation, one or two closets (placed in full view where privacy is impossible) being used in common by men, women and children. The inhabitants of a court frequently number 100 or more. The effect of this scanty provision may, therefore, be seen in the feebleness of the moral sense and the absence of decency among those who grow up amid such surroundings. Water is only to be obtained from a common standpipe placed in the centre of the court, no supply being found in any of the houses. These filthy alleys, however, do not complete the sum of Liverpool's housing difficulties. There are 3,201 cellar-dwellings (*i. e.*, cellars separately let as homes apart from the house above), actually registered and permitted by the municipality. Some 10,000 people thus live underground. Tenement-houses, or sublet-houses as they are called in England, are largely on the increase. In Liverpool they now number 18,917, an advance of 868 in twelve months. In some instances men and women, strangers to each other, are found lodging in the same room, and this not of immoral intent, but as the outcome of ignorance and indifference helped by the avarice of the chief tenant. Common lodging-houses (doss-houses) provide shelter for 15,000 persons. The space allowed for each adult is 300 cubic feet, while the space allowed in English prisons is 1,000 cubic feet. The regulations demand that the blankets, rugs, bedclothes and covers shall be thoroughly cleaned and scoured once in four months! A recent report prepared by the city council places the number of insanitary houses at 10,000, all of which the municipality proposes to demolish. The neglected condition of these rent-earning hovels may be guessed from the fact that the city officials reported in 1901, 105,732 nuisances (chiefly in connection with this

class of property), issuing " notices to abate " upon owners to the number of 47,853 and upon occupiers 2,583.

The death-rate of Liverpool is remarkably high for a city so healthfully situated. It is built on the side and at the base of a hill and its streets are swept by sea-breezes. Its sanitary administration is one of the most perfect in the kingdom, and apart from the general poverty of its laboring population, there seems to be no sufficient cause of the high mortality except the insanitary condition of the houses and the congestion of population. There are large districts in Liverpool where the annual death-rate averages 34 and 36 per 1,000, and where the mortality among infants under one year regularly reaches 220 to 250 per 1,000 born. Streets and small areas there are, where the death-rate mounts up to 40, 60 and even 80 per annum. The report of the 1901 census shows that out of 245,329 persons in Liverpool living in tenements of not more than four rooms, 54,390 persons (say 22 per cent.) were living in overcrowded rooms. The standard of the census commissioners allows two adults per room, so that a four-roomed tenement containing eight adults would not be counted as an overcrowded tenement!

Another form of overcrowding is measured by the density of population to the acre. Where unrestricted individualism has been at work, the houses are packed solidly and squarely on the land, the streets are narrow, no gardens are allowed, no open spaces are left. Every available foot of ground is covered with houses. Thus, in Everton, a large district of Liverpool with a population of 121,953, there are not altogether $7\frac{1}{2}$ acres of open-space (park or recreation-ground) and the people over the entire area average 176 persons to the acre. The houses here are chiefly two and three stories in height, and there are no block-dwellings. For a healthy city we reckon the density of population should not exceed 25 persons to the acre.

I have detailed the facts as to my native city because I possess first-hand knowledge of it. Similar phenomena, however, are to be found in all large cities and in all manufacturing or commercial communities. In country districts, the cottages are usually more insanitary than the tenements of the cities, the size of the rooms is smaller and the population per room greater. Fortunately the fresh air breathed during the day time compensates to some extent for the poisonous atmosphere of the sleeping rooms and the death-rate in the villages is consequently

lower than that of the cities. On the other hand the decay of agriculture in England and the refusal of the landowners in some villages to allow the building of cottages are driving the rural population into the cities.

Individualist Remedies.

Little is heard at the present day of the moral elevation of the slummers as a remedy for insanitary conditions. It is recognized that, although overcrowding may cause deterioration of property, the condemned dwellings were structurally defective from the beginning. Temperance and cleanliness on the part of the tenants could not transform the habitations into healthful homes. On the other hand the lack of ventilation, the shutting-out of sunlight, the general foulness and squalor ensuing upon the absence or insufficiency of proper domestic conveniences, directly conduce to filthy habits and intemperance. The husband who returns from work to cellar-home naturally seeks brightness and comfort in the attractive gin-palace conveniently placed at the corner of every street. The wife is glad to be rid of him in order that she may have space in which to perform necessary household duties. It may be true that "a pig in a parlour" will soon make a pigstye of it, but it is no less true that a few years in a city slum would probably change even Lady Vere-de-Vere into a slattern and a drunkard. Temperance reformers are now as eager to improve the dwellings of the poor, as formerly they were to persuade the victims of slumdom to sign the pledge, knowing only too well that the latter is of small avail while squalid surroundings remain to drive men and women to drink. Lord Shaftesbury's testimony is worth quoting:

"I have both heard and read remarks * * * to the effect that they [the masses of the people] are so sunken, so lost, so enamoured of their filth, that nothing on earth can ever rescue them from it. Now I am certain that a great number of the people who are in that condition have been made so by the condition of the houses in which they live."

Conscientious Landlords.

A variant upon the remedy which proposes to improve the dwellings by elevating the morals of the tenant, is the plan which sets out to "sensitize" the conscience of the slum landlord. Here and there, we hear of instances (Miss Octavia Hill is a case in point) of house-owners who have endeavoured to render due service to the occupier in

return for the rent. There are not enough of these model landlords to go round. Many owners are comparatively poor men who are financially unable to maintain their property in a sanitary condition and cannot afford to pull down the hovels and erect healthful dwellings on the site. The evidence presented on every hand goes to establish beyond dispute that owners of house-property are engaged in providing the minima of accommodation for the utmost rent they can obtain. Speaking broadly and leaving out the experiments of a few philanthropists, we may say that no improvement in the size, convenience or quality of the workman's home has taken place during the last hundred years which has not been forced upon builders and owners by legal enactment and municipal bye-law. Even now, it requires constant supervision by large armies of sanitary officers and building surveyors to prevent the evasion of the law. The supposed power of individuals to protect themselves against inferior service by the competition of those who render the services does not possess any cogency in this matter of houses. The rich may protect themselves but the poor are helpless. The Royal Commission on Housing is most emphatic: "The evidence of the inability of the poor to protect themselves in this and in other particulars is conclusive."

Employers' Model Villages.

In some places large employers of labor have been moved to erect model villages. The Krupp colonies at Essen, Lever Brothers' beautiful village at Port Sunlight, and many others were founded in this way. The chief objection to such schemes is that they place in the hands of the employer a weapon which an unscrupulous man might use against his workpeople in a tyrannical manner. It is on record that colliery proprietors have used eviction as a means of coercing colliers during a dispute. I have heard a rival manufacturer assert that a certain large concern made 50 per cent profit upon cottages which were supposed to be let at cost of maintenance, his argument being that the employees were accepting lower wages in return for the privilege of occupying an attractive house.

Philanthropy.

To philanthropic schemes of all sorts the socialist gives but a cold welcome. They depend upon the large-heartedness of a few men, and

there is no more assurance that they will permanently continue their efforts than there is that the promoters will live forever. The tendency is to make the dividend at all costs, and a meeting of directors may at any time decide to drop philanthropy and go in for profit-making. The *London Daily News*, in a series of articles entitled "No Room to Live," asserted recently that "the cure urged by good and excellent men and women like Miss Octavia Hill, Mr. Peabody, Sir Sydney Waterlow, and Lord Shaftesbury, has in many ways aggravated the evil."

Garden Cities.

Among other remedies recently discussed is that of the Garden City Association, arising out of a book entitled "Tomorrow" by Mr. Ebenezer Howard. The main feature of the plan is the formation of a Pioneer Company with a capital of £20,000 (this has actually been successfully floated) which shall endeavour to establish a model town, the ground rents of which, determined by competition among the tenants, shall be paid to the trustees, who, after providing for interest and sinking fund, will hand the balance to the central council of the new community, to be employed by such council in the creation and maintenance of all necessary public works—roads, schools, parks, etc. The development of this experiment will be watched with keen interest. Its chief uses will, in my opinion, be the setting forward of an example of the wisdom of planning our cities on broad lines at the beginning, with tree-planted boulevards, regular open spaces, recreation grounds, public squares and other advantages. Public taste may be educated; the migration from country to town may be stopped; the tendency of manufactures to concentrate in certain places may be checked. On the other hand, Mr. Howard's notion leaves the existing insanitary property untouched and does nothing for great cities like London, Liverpool and Manchester where for many years to come people are likely to live together in masses.

Cheap Transit.

Some reformers look to the introduction of cheap and rapid transit for a solution. There can be no two opinions about the usefulness of the electric tramways in enabling the inhabitants of great towns to spread themselves over a larger area, and we have evidence that this expansion is taking place, so far as clerks and well-paid artisans are

concerned. The movement is distinctly checked by the smartness of the speculative builder who has raised the rents of suburban cottages. Obviously municipal tramways should connect-up to a scheme of municipal cottages. At Plymouth a few years ago, the town council carried out an admirable scheme on these lines. Having condemned an area in the centre of the town, they proceeded to erect equivalent sanitary house-accommodation on the outskirts. After building the cottages they proceeded to develop their estate by laying down a tramway line. Their dehoused tenants were thus enabled to find suitable homes within a penny tram-ride of the old spot. There is no fear of the rents being raised. The death-rate of the town has gone down 2 per 1,000 per annum.

Taxation of Site-Values.

The value of the taxation of land values is now thoroughly appreciated in this country, and a law to enable municipalities to levy a tax upon site values is a certainty in the near future. The movement is to some extent held back by the pedantic arguments of the Single-Taxers who claim for their idea rather more than reason sanctions. But it is not as a "single tax" that this method of raising revenue is urged by municipal authorities and social reformers, but as a means of reducing the price of land which is wanted for building purposes and as a financial aid in the housing of the working classes. By many it is suggested that landowners should be called upon to assess the value of their own lands, the municipality to have the option of purchasing or levying the rate on the basis of such self-assessment. This would help to guard local authorities against exorbitant demands when they desire to purchase land. Standing alone, without the corollary of municipal activity in the building and owning of house property, the rating of site values is open to grave objections. One of these is eloquently stated by the Slade Professor of Fine Art (Cambridge) Sir W. Martin Conway ("Domain of Art," page 17):

"Such a tax would fall with ruinous effect upon the owners of open spaces and plots of garden-ground, not yet invaded by the flat-builder. Now one of the greatest glories of London is its little private gardens, remnants of the country engulfed in the great city. These little gardens are not merely a joy to their owners, but also to all the neighbours whose windows command a glimpse of them; and they form valuable lungs even for houses that are out of sight. So far from garden-owners being penalized in a great city, they ought rather to be endowed. Whatever legislation tends to cover every inch of ground in a city

with buildings is pernicious. The pressure of population and the natural desire of a land-owner to make the most profitable use of his property already exercise an almost irresistible impulse to abolish private city-gardens. * * * If land-values are to be taxed, all gardens should be exempted from such taxation. Indeed, in the case of large and growing cities, it might be justifiable, in the interest of the common weal, to set a limit to the amount of surface that may be built upon, and even to decree that after a certain date no remaining garden-ground should ever be degraded into building sites."

A similar criticism upon the taxation of site values is made by Mr. Harold Cox, secretary of the Cobden Club, who points out that in London there are private parks with glorious trees and historic associations, which, by means of this tax, would probably be broken up into building sites for a few wealthy residents. ("Land Nationalization," p. 103.)

If there were no other way of providing the people with sanitary homes, no æsthetic considerations could be permitted to stand in the way. The earth is not, however, so crowded that we need to resort to the vandalism of building upon every garden and beauty-spot that survives in our cities.

The Socialistic Remedy.

The socialist solution of the housing problem, while embodying the best ideas of some of the remedies just discussed, brings into the common fund of wisdom new suggestions which are characteristically its own. It discerns in the housing problem only one phase of the all-pervading economic disturbance which results from private ownership of land and the instruments of production and private management of industry. It is part of the individualistic system which subjects labor to capital and allows the possessor of land and the instruments of industry to take such an enormous share of the produce.

We have seen how at the beginning of the nineteenth century private enterprise was unrestricted and the worst of the slums date from that time. Gradually, in spite of the almost religious sanction with which individualism and free competition were invested at that time, the state felt impelled to interfere on behalf of the poor and for the preservation of the health of all classes. Cholera and typhus raged in the large towns and the infection sometimes found its way into the homes of the well-to-do. Hence arose that great mass of legislative enactments dealing with the public health, sanitation and factories, culminating so far as housing is concerned in the Housing of the Working Classes Acts, 1890 to 1901, in England.

Although the majority of these measures are restrictive rather than constructive, yet as the checks were mainly aimed at curbing on behalf of public welfare the freedom of private enterprise, we may quite properly regard them as socialistic. It can easily be shown that every important advance towards the better housing of the people was effected by socialistic means. It is the state—the organized people—in some one or other of its departments, central or local, which watches, checks, restrains and punishes the house-jobber. It is the state which becomes the champion of the poorer members of the social organism against the powerful parasites who prey upon the body of the nation. Stumbling on blindly, blundering often, the representatives of the people, in spite of class prejudices, in spite of party entanglements, somehow manage to evolve in the long run more or less satisfactory methods of dealing with great evils. We are not a logical people, we rarely legislate in the light of ideal principles. Ours is the empirical method which tries one plan after another until some measure of success is attained. The more remarkable testimony is it, therefore, to the practical value of socialism that so many of our legislative successes have proved to be socialistic enactments. The English Housing Acts contain perhaps more of the leaven of socialism than most of our laws, and in actual operation they have proved to be the most potent means of conquering slum-dom that the people have so far handled.

Powers of Municipalities.

Elsewhere in this issue, the present laws regarding housing in Great Britain have been summarized, but I wish specially to call attention to the fact that any local authority in England may proceed to build houses for its citizens for any reason which seems good to it, and in any suitable place. The authority is not required to prove that the district is deficient in accommodation; or that overcrowding exists; and no slum areas need be demolished. No restriction as to size or value is placed upon the houses. They may be simple cottages with a garden of half an acre, or they may be giant lodging-houses built to accommodate a few thousand "dossers." By an amending act passed as recently as last year, cities may build on sites beyond their own boundaries and already London, Sheffield, Manchester and other towns have formulated schemes for great suburban villages which shall in the near future be opened up by the electric tramway system which every self-respecting city in England now aims at possessing.

Compulsory purchase of land is decreed. No private arrangements, lease, entail, or covenant of any kind is allowed to impede the municipality in its acquisition of land. If a fair bargain cannot be made between the city officials and the owner of the land, recourse is had to an arbitrator. The valuation of slum-houses takes into account their dilapidated condition and the impossibility of putting them into good repair. In many cases the building is purchased for little more than the value of the old materials.

The local authority is also empowered to purchase existing sanitary houses, alter or improve them, and make them suitable for occupation by the working-classes. The act even permits the city council to "fit up, furnish and supply the same with all requisite furniture, fittings and conveniences." All this applies to a country once the acknowledged home of Individualism!

Socialism at Work.

The extent to which the local authorities have availed themselves of this legislation during the twelve years since it was passed, is good testimony to the practicability of the act and to the magnitude of the evils which it was designed to cope with. A dozen years ago, municipal houses were rarely seen. To-day, the collective ownership and management of house property is a commonplace. Birmingham, Glasgow, London, Huddersfield, Manchester, Liverpool and all the principal cities have cleared areas and have built healthy homes which are let to citizens at fair rents, usually lower than the rents of private enterprise under similar conditions, but high enough to yield interest on loan, sinking-fund and a fund for depreciation and renewals. The idea of providing houses at rents below the cost of maintenance is no part of these schemes under normal conditions, but in certain special cases local authorities have gone so far as to carry out schemes which did not yield quite sufficient return to cover the financial charges.

Liverpool is a case in point. A large proportion of the laborers earn a precarious livelihood at the docks. Work is casual and seasonal. The officials of the Docker's Union compute that the wages year-in and year-out average about 15s. a week. The food and clothing of a family on this wage leave very little for rent. The municipality therefore set itself the task of building tenements which should be healthful, decent, self-contained (*i. e.*, should have water-closets and water

supply within doors) and which might be let at something like one shilling per room. They have succeeded in getting very near to their ideal, by deleting all middlemen's profits, and planning and erecting the cottages by the labor of city officials and employees. The poor can now rent a couple of rooms for 2s. 3d. per week or 3 rooms for 3s. 6d. Having discovered by actual experiment how to house the very "poorest of the poor" decently at rents which they could afford, the authorities of Liverpool have continued to erect similar tenements, with various improvements from time-to-time, until at present, they have about 500 dwellings erected and 600 more planned for immediate building. This work has all been done within the last five years.

The excuse which is continuously made by apologetic officials for the guilt of infringing the privilege of the private builder is "We did not enter upon this work until private enterprise had proved a complete failure." As a matter of fact, the city actually sold land worth 40s. per square yard to private builders at 2s. 6d. per square yard in the hope that this concession would enable them to erect cottages cheap enough for the victims of the slums, but the scheme miserably failed. In spite of the special character of these cottages for the "poorest of the poor," the total charge falling upon the rates does not exceed 1¾d. in the £ of rateable values.*

Conclusion.

Here, then, is the socialist remedy for insanitary houses, shown in active operation. Nothing succeeds like success, and no amount of windy argument or plausible theory would weigh with the people of this country against the story of practical business operations here related. But the theory of the socialist remedy is not without its justification. Whatever opponents may allege against it, they cannot but admit that it implies "organized action for a social purpose, and this purpose may always be reduced to the conception of a certain standard of life other than mere animal existence."

The object of every reformer whether he fixes his gaze upon it, or merely works blindly towards it, is a social ideal, a better form of society. The socialist has, or thinks he has a clearer conception of the means by which society is to be lifted towards that ideal. The means are the collective control or collective administration of land and industry

[* About 3.5 cents per \$100—according to our way of reckoning.—EDITOR.]

by the community as a whole—"by the people for the people." Mere municipalization or nationalization of any business is not necessarily socialistic, but if the collective organization aims at and effects a higher standard of production or consumption into which the "social idea" introduces itself—if it disregards profit-making and plans to provide the best possible service at its command—if it substitutes the idea of "use" for that of "sale"—if may be said to be socialistic. These characteristics are clearly discerned in the English municipal housing undertakings and the study of them albeit they are yet in the early stages of development, fills the reformer with hope.

It is already beginning to dawn upon municipal administrators that municipal housing naturally leads to the provision, much more generously than heretofore, of playgrounds, gardens, parks, public-squares with fountains and statuary; to wider streets, tree-planted boulevards, the abolition of distressing mural advertisements, the levelling of those prison-like iron railings which enclose all parks and gardens in this country. Indeed, we are in a fair way to remodel our cities with an eye to the beautiful. A century of grimy, grinding money-grubbing, will give place to a century of rational enjoyment of life. The deeper sense of public duty which is being created will react upon the individual. The moral sense will perceive new duties and hasten gratefully to render service for service.

MUNICIPAL REGULATION—NOT OWNERSHIP.

THE LINE OF TENEMENT HOUSE REFORM FOR AMERICAN CITIES.

BY ROBERT W. DE FOREST.

Private enterprise, controlled by proper legal regulation, has filed plans for five hundred and nineteen "model" tenements in Greater New York during the first ten months of 1902—the period during which the Tenement House Department of that city has been established. The cost of these new tenements is estimated at eighteen million dollars.

Municipal ownership in the same city built one public bath in three years, at an outlay of about one hundred thousand dollars. This public bath—the first to be constructed by the city of New York—was commenced in December, 1897. It was still unfinished in December, 1900.

It may be urged that this is not a fair comparison of the relative results of private and municipal control; that these five hundred and nineteen tenements, as defined by law, include many apartment houses for the wealthier classes which no city would build from city money, and that the comparison on the side of municipal accomplishment should not be with the neglect of public baths by a Tammany administration, but with the progress already made toward the construction of more public baths by the present "Low administration."

Objections to Municipal Ownership.

It is true that of the five hundred and nineteen new law tenements probably not more than one-half are intended to house the working classes, who in some English cities are being accommodated in municipal buildings, and it is also true that final conclusions should not be drawn from a comparison between the results of private enterprise and municipal activity during a period when municipal activity was controlled by party leaders indifferent or hostile to action. But the comparison is none the less significant, because municipal control of tenement building and management would necessarily vary in its results according to the party in power or person in office. Building might proceed rapidly under "Smith," backed by a large appropriation. It



MUNICIPAL REGULATION.

might cease under the same "Smith" if there were no appropriation. It would certainly cease under "Jones," who was interested in "practical politics" and did not ask for any appropriation. Management might be good under "Smith" whether or not he received an appropriation for new buildings. It would be quite certain to be bad under "Jones" unless he found it "practically" useful, and however good "Jones" made it for "practical" reasons, it would not be likely to be for the public good from the point of view of the patriotic citizen or much burdened taxpayer.

This necessarily uncertain element in the progress of municipal building and the quality of municipal management would make such a new departure in the sphere of American city government unwise if there were no other reasons against it. But assume for the moment that municipal building would proceed regularly and systematically; that the management of municipal tenements would be continuously good, and that they would never be used or abused for party or political purposes (three very violent assumptions). Would the policy of municipal construction be justified? No, because the best results which could be obtained under those conditions would be to comfortably house a few and leave the many unhoused.

Private Building Would Cease.

Under such conditions private building would cease. Private owners would not build in competition with a city that can obtain money with which to build at an annual charge of three per cent. or less, and that may fix rents at a rate not even sufficient to repay that low interest rate. The city, even if it disregarded debt limitation and neglected other public works of even greater importance, could never build fast enough to keep up with the demand for housing accommodation, stimulated not only by the constant diminution of such accommodation in houses privately owned, which were falling out of repair or were being converted to other uses, but by a natural and universal desire on the part of every tenement family to obtain its full share of municipal benefit. Under these conditions, how many of the five hundred and more tenements being built in New York this year by individual enterprise would or could have been built by the city?

It may be suggested that private enterprise would continue to build even with the city as a competitor. Not under the assumption, on which the whole proposition is predicated, that the city would give

good management. The laws of business are as certain as the laws of nature. True, a few kind-hearted philanthropists with "money to burn" might go on building model tenements. But their utmost accomplishment would do no more to meet the need than the proverbial drop in the bucket would avail to quench thirst. Business men will not invest in bricks and mortar to house any but themselves except in expectation of returns at least equal to current interest rates. They could have no such expectation in New York under the conditions named.

There are only two possible alternatives. There is no possible point of equilibrium between them. Either the city must be prepared, at no distant date, to house all the poorer class of tenement dwellers, or it must leave them to be housed as heretofore by individual enterprise properly regulated by law.

Difficulties of Administration.

But can we reasonably expect that the management of municipal tenements will be continuously good? Such management is housekeeping on a large and complex scale. Housekeeping for a single family involves tact and discretion. Housekeeping for several different families, though of the same nationality and of the same rank in the social scale—that is, of the same degree of intelligence and education—is a more complex problem. When, however, it is a question of housekeeping for families of different nationalities and habits, and different degrees of ignorance and intelligence, the problem becomes even more difficult.

Every one familiar with the management of tenement property recognizes this difficulty, and seeks to meet it by the appointment of a capable janitor—a janitor who can combine kindness with force, and who can be trusted to exercise discretion promptly and efficiently. Would such janitors be likely to be in charge of municipal tenements? If they were, could they, under ordinary political conditions, exercise their discretion in dealing with troublesome or unruly tenants without interference and delay?

It is essentially the personal element which makes a failure or success of tenement management. Whoever exercises this element must be on the spot, be he a janitor or be he an owner. The successful tenements are either those which are built on a large scale, and therefore can afford to hire the highest type of managing ability, or else



those that are managed, and, perhaps, inhabited by their owners, who can have personal relations with tenants, and through these personal relations decide the innumerable questions coming up in common house-keeping. The municipal employee, however carefully selected under civil service regulations, would seldom be an ideal janitor.

Extravagance Probable.

There is another side to the question of management—that of expense. To carry the illustration of New York's first public bath further: The department in charge of this bath (known as the Rivington Street Bath), which was to be opened in the year 1901, requested an appropriation of \$51,947.50 for its maintenance during that year, of which upwards of \$33,000 was for salaries, and upwards of \$17,000 for repairs and supplies. This sum was so large that a private charitable society—the New York Association for Improving the Condition of the Poor—which had long experience in managing such baths of its own and was amply responsible, offered to undertake the operation of this bath itself for \$17,500, and to give a bond for the faithful performance of its agreement to do so. With this proposition before it, the Board of Estimate and Apportionment nevertheless granted the sum of \$35,000!

This may be, and undoubtedly is, an extreme instance of municipal extravagance. Can it be doubted, however, that the cost of city management would necessarily largely exceed the cost of private management? Small economies which private management could and would make under the elastic control of a single manager would not, and perhaps could not, be made under the fixed amount of a city budget. City employees, by reason of the very uncertainty of their employment and tenure of office, would receive higher wages, and usually work for shorter hours, than private employees.

"Politics."

Further, is it certain that municipal tenements would never be used or abused for party or political purposes? Granted the extreme of independence and probity on the part of the city officer charged with their management, he would nevertheless be compelled to move slowly in every direction in which he sought to make changes. Hearings must be given to all parties in interest. All sides of every question must not only be considered, but it must be made apparent that they are being considered. Time must necessarily elapse between a tentative and a

final conclusion, and between a conclusion and the action predicated upon it.

But the city officer would not always be independent, nor would he always be unwilling to use the municipal tenements as party property. Comfortable apartments at low rents under such circumstances would be the prizes which every worker would demand. That they would be used as such for all they were worth by some city administrations is plain to every one familiar with city politics. It is only a few months since the termination of Mr. Devery's successful campaign, avowedly conducted on the principle of "getting the jobs for the boys" and giving free picnics to the girls. A more direct appeal to that motive which, in the decline of the Roman Empire, took the form of *panem et circenses* was seldom made in an American city, and it was successful. Can any one doubt but that, if the Deverys of the future have tenement apartments as well as picnics at their disposal, appeals to those motives would be more forcible?

There are other considerations affecting this question. The moment the city undertook to build tenements, it would have to determine the kind of accommodation to be provided and to draw a sort of social line, based on the number of rooms and the conveniences appurtenant to those rooms, between those for whom it would and would not provide. Where would this line be drawn? Would the city only accommodate the poorer class of tenants, most of whom remain poor by their own shiftlessness or bad habits and discriminate against those who, by industry and sobriety, were able to live in more rooms and pay a higher rent; or would it build only for the well-to-do, industrious and sober classes, and let the shiftless and the drunkards live where they do now? This is a question difficult enough from a humanitarian point of view. It is still more difficult from the political considerations which would necessarily enter into its determination.

Another consideration is the cost of new tenements. In a city where there is urgent need of more bridges and more tunnels, and more parks and playgrounds, and more public baths—all for the benefit of the same class of population which municipal tenements would be intended to benefit, and all benefiting in a much greater degree because benefiting more people at a less outlay of money—what form of public improvement would be neglected in order to provide means for city tenement building?

**Self-reliance Undermined.**

There is a social consideration, however, of paramount importance, which should prevent our American cities from ever going into the business of providing homes for their working classes. It would undermine independence and self-reliance. It would be a final and a fatal step in teaching them to look to government for everything, instead of relying on their own efforts. For if government is to provide the home, why not fuel, food and clothing, and everything else needed to maintain what from time to time may be the American standard of living? When we have reached this point, we shall be in the position of the man who was trying to lift himself up by his own bootstraps; for in the ultimate analysis you and I and our neighbors are the government, which is supported by the taxes we pay, and conducted by whom-ever we place in control.

During the recent anthracite coal strike, when its continuance seemed probable and a coal famine threatened New York, it was reported that Mr. Morgan had shipped 50,000 tons of coal from England for distribution among the poor of New York. There appeared in one of the daily papers a cartoon, representing Mr. Morgan with benevolent mien turning toward a strong type of the self-reliant American workman and offering him a pile of coal, which was evidently to be increased from a fleet of steamers advancing from the background. Under it was in substance this inscription: "No, Mr. Morgan, we don't take it as a gift. We only want the chance to earn it."

This is the self-respecting, self-dependent spirit which should animate American workmen. This is the spirit which has made the American workman the best workman in the world, and has made American industry the most productive. Our national progress and our national prosperity have been built up on the principle of encouraging and giving free scope to individual effort, and minimizing the scope of government interference with individual effort or with the operation of natural economic laws. To increase the scope of government provision, and most of all to increase it so far as to have the government provide the home, is to undermine our ancestral habit of self-reliance.

It is hard enough to maintain this spirit in our own native population. It is still harder to maintain it with the great influx of Continental and Eastern immigrants, who are accustomed to a different point of view and to look to government as the "Good God" from

whom all bounties should be received and expected. We must teach these foreigners, who come to us from a weaker civilization, to rely on their own strong arms as did the builders of this nation.

Foreign Experience Not Applicable.

I am perfectly aware that municipal tenements have recently been built in many cities of Great Britain and that in their construction and maintenance many of the reasons I have urged against their introduction into American cities have not yet become apparent. Before we copy our English cousins in this particular, let us patiently await the result of their experiment. As yet their municipal tenements are new. The serious questions of repair, maintenance and improvement, which time is sure to bring, have not yet come up. The same philanthropic impulse which led, in many instances, to their construction, still controls their management. Let us wait until their control passes to others less sympathetic, perhaps, with their original purpose, and who have to deal with structural and economic conditions not yet apparent, before we seriously consider following this example.

No intelligent body of Americans, whether philanthropists or legislators, has yet seriously proposed to have any American city solve the housing problem by constructing houses itself. Regulation, not ownership, should be our method in the future, as it has been in the past.

Regulation—The Proper Course.

It may be fairly asked what kind and what degree of regulation is desirable. The answer is best found in a brief statement of the subjects of regulation, not merely in New York but in other American cities. Tenement house regulation is no new thing. It began more than fifty years ago. It has been a process of gradual growth and has been carried farther in some particulars in other cities than in New York. The growth has been in the spirit of American institutions. The remedy has not been sought or applied until the reason for it has come into existence. The principal lines are as follows:

Protection against fire is almost universal. Structural provisions directed to this end are contained in the building laws of all cities. In New York, Philadelphia, San Francisco, Jersey City, Providence, Syracuse and Nashville, all tenements must have fire-escapes. All tenements over two stories in height must have fire-escapes in St. Louis, Baltimore, Louisville, Minneapolis, St. Paul, Denver, Toledo and Columbus. In Chicago, Cleveland and Cincinnati, this rule only applies

to tenements over three stories in height. In many other cities tenements must be fireproof throughout when over a certain height. In Philadelphia this is true of all over four stories; in Washington of those over five stories; in New York, Buffalo, Louisville, Minneapolis and Denver, of those over six stories in height. In Boston the limit is 65 feet.

Light and ventilation are protected by minimum open spaces. In Philadelphia there must be open spaces at the side or rear equal to one-fifth of the lot area, and the minimum width of all spaces is eight feet. In Buffalo, under the local law in force before the general state act of 1901 was passed, the minimum width of any outer court was six feet in two-story buildings, eight feet in three and four-story buildings, and one additional foot in width for each additional story. The minimum interior court was eight by ten. In Boston, a clear open space at the rear must be left equal to one-half the width of the street on which the tenement fronts, and there must be two open spaces at least ten feet wide. In some cities the required court area is expressed in square feet, without regard to minimum width or length, and increases proportionately with the height of the building. This principle is adopted in New York, where the minimum width of exterior courts in buildings five stories high is six feet on the lot line and twelve feet between wings, and the minimum area of interior courts on the lot line in buildings of the same height is twelve by twenty-four, reduced in 1902 in three-story tenements to eight by fourteen. Such buildings must have an open yard at least twelve feet wide in the rear.

The height of rooms is almost universally regulated, the minimum usually being eight feet. The height of tenements is limited in many cities.

Water supply is prescribed. In New York water must be furnished on each floor. In Philadelphia and Buffalo, on each floor for each set of rooms. In Boston, Chicago, Jersey City and Kansas City, in one or more places in the house or yard.

Water-closet accommodation is very generally prescribed. In Philadelphia, and in New York under the new law, there must be one for every apartment. Under the old law in New York, and at present in Chicago and Detroit, there must be one for every two families. In other cities the unit is the number of persons. It is twenty persons in Boston, Baltimore and Denver; ten persons in Rochester.

HOUSING REFORM THROUGH ENLIGHTENED MANAGEMENT.

BY ELLEN COLLINS.

The improvement of tenement house life is to come mainly through education, education of both landlords and tenants. This can be attained only by "bringing the ends together," to quote the late Charles Brace. It does not help people to give them what they do not recognize the value of; and they cannot learn to know what will improve their life so easily and so naturally as by intercourse with the people who see such value and avail themselves of it. All sorts of people soon learn to want a good thing when they see it.

When I became interested in the conditions of living in Water street, New York, no less competent a person than the then secretary of the Tract Society, who seemed to have exceptional opportunities for information, assured me that nothing could be accomplished. But it became a matter of imperative necessity for me to try; and the first step, after making myself the one authorized person, was to alter the building somewhat and at the same time to protect the property by the presence of a trusty agent. The man selected proved to be singularly well fitted for his work. He had good common sense and an even temper, also some business training; his health forbade his following a trade. He was quite superior to many who act as janitors—these too often are persons who have other employment and give service, such as it is, in lieu of rent.

At the beginning there were a great many empty rooms; only one store was occupied, and the yard was very small. The first aim was to get more light and air into the houses. The entries were no sooner made light by cutting windows, than the piles of sweepings long accumulated outside of room doors disappeared. The banisters were stiffened, and I think only twice since have any parts been broken by

drunken men. I was warned that the posts set beside the cellar doors in the yard would be quickly broken for firewood, but they stood until I had them removed as unnecessary. On the eve of the first election after my taking hold, a woman was heard to say as she stood on the sidewalk: "Boys don't take these cellar doors for your bonfires, you know she is trying to help us."

The houses are three in number, five stories high, including four stores on the street level. The house on the corner covers the whole of the lot, but has an alleyway under the building from the yard to the street. The other houses before the alterations had four suits of rooms on each floor, the stairs being in the middle, and, of course, very dark.

The main alteration was the cutting off of rear rooms, giving each suit a thorough current of air. The yard was greatly enlarged, adding from 15 to 20 feet to the depth. Of course it lessened the number of apartments, but they were made more healthful and attractive. Women often sought accommodations because of the yard where their children were safe from the dangers of the narrow, crowded streets. It was a general playground, and the little folks of the neighborhood have been quite free to share it. The flower beds have often been gay with geraniums, the tenants themselves contributing more than half of the expense each spring. Many children have grown up in the houses and passed from them to homes of their own. Two of these have become public school teachers, and honorable persons they have proved themselves to be. One young man taking advantage of a course in the College of the City of New York, has been for years in the Weather Bureau in Albany.

There has never been any prevalent contagious disease, though on several occasions there have been cases of diphtheria and scarlet fever. During the twenty and more years of my ownership, there have been few deaths in the houses, I believe not more than forty, of which half were little children and a few very old people. The average population must have been between eighty and ninety. Many children have been born there and a large proportion passed safely through the trying diseases incident to infancy.

There have been not infrequent struggles against rough, turbulent and often vicious persons from the outside, but in very few cases have they found a lodging within the buildings. I cannot and do not wish

to claim that all have become model citizens, but they have been decent and usually self-controlled men and women. Not a few of the men have given earnest and self-forgetting effort towards bettering the neighborhood and the city.

This would seem a sufficiently detailed sketch to warrant my making a few deductions. This property had been for years in the care of a collector; he was one well accredited in those days, but it was managed entirely on the plan of getting all the rent and simply keeping things together. Like all one-sided work, it failed miserably; houses, rent and tenants all went back together.

Soon after I took hold, an elderly man sitting across the way stopped me one day as I walked down Roosevelt street. He evidently recognized me and saw my concern. He said, "You must remember when those houses were put up, it was considered an honor to be allowed to live in them." I was truly grateful for his encouragement. I felt under obligation to give the same people who were then in them a chance to work themselves up. The rents were fixed by the then value of the property, and the cost of improvements. At the same time I aimed to have them so moderate that a working man, a laborer or long-shoreman, could with reasonable economy and carefulness keep his dues paid. I wanted that they should all be able to look me straight in the face. As Mr. A. T. White said: "They paid for what they got and they got what they paid for." I shall long remember the manner with which one of the tenants spoke one day when I met him and asked about the family. I said: "You have lived here a good while, more than three years, is it not?" "Yes, ma'am, a good deal more, and I hope it will be much longer still." Alas, the drink demon got hold of him and I lost sight of him after they moved away.

The loss of rent has been very small. I think I may say that no one has been turned away merely because of failure to pay. It has always been, I believe, only after we had become convinced that the trouble lay in habits that would keep the man down, habits that debarred him from sharing the benefits his better behaved neighbors enjoyed. I could not be willing to put a man on the street because he failed to pay his rent when I knew his family were suffering for want of food and clothing, unless he was wasting his earnings, and sometimes we hoped in new surroundings he might do better. So much of the drinking habit is the outgrowth of a sort of rough companionship.

It may not be amiss to add that in all these years I have not given in direct assistance as much as \$500. There have been two or three little fires when the tenants worked earnestly and successfully to prevent damage. There has been on their part evidence of a genuine wish to protect and secure what they count their "home." Often they have given good counsel; they have shown a good degree of common interest, helping one another and often helping me.

Among the tenants many nationalities have been represented, mostly Irish. There have been also Germans, Hungarians, an Italian family, a Chinese laundryman and a Swede. Some have had regular work as mechanics, but a considerable proportion have been those who make their living by doing jobs, who have no regular income. For women who sew bags, or clean offices, it is very important that they should be able to find small quarters with low rent. They are for the most part single women or widows with one child. To such I could offer two rooms, one a sleeping room, at a rent that did not exceed one-quarter of their earnings. But I was not lowering the rent for them, I was getting a fair return on what I paid for the property, and I have never had an offer for it at a higher price. Having a corner store was probably a benefit, for it has never been without a tenant. If I had been willing to rent it to a liquor dealer I could have had more money, much more. But what about the people? What was I there for but to show that an honest business could be fairly carried on, and remunerative, even in the Fourth Ward.

My experience has taught me that the occupants of tenement houses are much the same as residents in "apartments"; that for such as are of independent means, even though small, we may well invoke the protection as well as the requirements of the law; and that for the poorest, the most dependent, we need first of all the exercise of common sense and fair play. I cannot think there have been any exceptional circumstances that favored, but the very simplicity of the whole has enabled me to have pleasant, personal relations with my tenants, and is evidence that it takes no special qualifications in the landlord.

CO-OPERATIVE HOUSING.*

BY HENRY W. WOLFF.

The housing problem has been grappled with in many ways. Business men and philanthropists have set up "workmen's towns," here blocks and there rows of cottages, only to find that the provision thus made was insufficient, and also that the dwellings intended for the working classes were promptly taken possession of by people of superior means and less pronounced need. The London county council has attempted to tackle the problem as a public body endowed with a long purse, only to discover that it was incurring a truly extravagant expense to little purpose.

All these unsatisfactory results are easily accounted for. Architects and builders know how to build; financiers and philanthropists are authorities upon the point—a crucial one in this connection—of raising the money. But nobody but a working man himself, of the locality and class to be benefited, can tell precisely what kind of article in the shape of a house is likely to be wanted; can ensure a market with a ready demand for the particular goods to be disposed of; and can, by means of his own watchfulness, provide an effective safeguard against the loss which building societies frequently incur through the secret desertion of houses in a depreciated condition by their tenants.

There is more. Only a working man, directly interested in the particular building, is likely to prove competent to cope with that standing curse of modern housebuilding—in face of which I have found even co-operative societies almost helpless—namely, the increased cost of building. The men engaged in building operations are naturally anxious to get as good wages as they possibly can for their job; and no one but an artisan tenant or owner can meet them on quite equal terms in bargaining for what is fair, and insist that they should work econ-

*Reprinted with editorial alterations from the *Economic Review*.

omically and turn out a sound article. In Germany—where Archbishop Temple's maxim has been acted upon, even before his advice was given, and where the "poor" have been directly interested, along with the capitalists, in the construction of their own dwellings—it has been found that two-thirds of the ascertained value of the building (*i. e.*, the sum which is, as a rule, advanced without difficulty) has sufficed to cover three-fourths of the actual cost incurred. The co-operative method has therefore effected a saving of $8\frac{1}{3}$ per cent., which is by no means an unimportant advantage.

So far as it goes, the experience of English co-operative societies makes clear one important point—namely, that money may be loaned for the purpose of enabling working men to build their own houses without any serious risk of loss. Though as much as 80 per cent. of the value, and even more, has been advanced in each case, no loss appears to have been sustained.

At the Cardiff congress on housing it was shown that up to the close of 1899, 224 co-operative societies were known to have laid out no less than £5,147,526 in building 24,038 houses. About two-thirds of that number, indeed (*i. e.*, 16,082), had been constructed by the occupiers themselves with the help of £3,402,306 simply advanced by their societies, acting, in these instances, merely as money-lenders. But 3,709 houses, representing an outlay of £827,823, had been built by the societies themselves, and sold by installments or a terminable rent-charge to the occupiers. And 4,247 houses, costing £917,397, represented a permanent investment, being simply let in the ordinary way by the societies, which retained the freehold. This return is probably incomplete. A total of £8,000,000 would presumably have been nearer the mark. What the total would be if a fairly large number of the 1,700 registered co-operative societies—and if, above all, the Co-operative Wholesale Society, with its enormous wealth—had taken up this method of employing their funds for the national welfare, one may conjecture, with regret at the lack of public spirit shown.

Great Activity in Belgium.

We obtain more guidance on this subject when we look abroad, for foreign co-operation has in this matter been permitted to steal a march upon us. Co-operation abroad has, in fact, for some time been busy setting up houses, by the intending occupiers' own efforts, with the help of money borrowed from the public. And the results have proved eminently satisfactory. The houses put up are found to be suitable for their purpose. They are readily taken. They provide a good foundation for other co-operation. They answer alike in town and country. And the investments made by the lending bodies have been shown to be safe, to the extent of not involving any loss whatever.

The place of honor in this connection undoubtedly belongs to Belgium, which has thus far accomplished most in proportion to its small population and to the means at its disposal, and has done it of deliberate purpose. The Belgian National Savings Bank was advisedly created for the purpose which it is made to serve. Its founder, Frère Orban, did not narrow-mindedly limit his object to the safe custody of the money collected. That was one point, certainly, to be kept in view. However, since the money to be administered belonged to working men, and was withdrawn from productive uses, Frère Orban from the outset insisted that the unique opportunity created by the collection in one huge fund of so much money should be turned to account for stimulating production, and supplying the needs of the very class which had contributed the funds. Now the savings bank—apart from advancing considerable sums to corporations and other rate-levying bodies on their own security, to be, as it happens, likewise laid out in working men's dwellings—employs $7\frac{1}{2}$ per cent. of its large funds (to be shortly increased to 10 per cent.) in providing the means for co-operative house-building by working men themselves, with the help of effective machinery devised for the purpose. Ten per cent. of the savings banks' funds would, in our case, mean more than \$100,000,000.*

Practical Methods of Administration.

The problem at first was to devise means by which working men might be encouraged to take in hand the building of their own dwellings, and at the same time to render the advance of money in very large amounts, measured by the value of the real security to be pledged, sufficiently safe. Of course the authorities had to begin by reserving to themselves the right of a decisive word in the drafting of the Society's rules, as well as a right of searching inspection and control after the formation of the society. Safeguards are also maintained to prevent any departure from the avowed object, that of providing suitable dwellings for *bona fide* working folk. Credits are limited to houses standing on sites not exceeding 25 ares (*i. e.*, about $\frac{3}{8}$ acre). The value of the building and the site between them must not exceed 5500 francs (*i. e.*, about \$1,100). Borrowers are required to inhabit the houses built in this way, and are not allowed to own other houses.

*The Dutch Chambers have gone further in this direction than the Belgian, and have set no limit whatever to the employment of certain saving banks' funds in this way. Their law to this effect, however, is hardly a full year old, and has consequently not yet borne much fruit.

They must not take more than one lodger per house. And the sale of alcoholic liquor is absolutely forbidden. By these and similar precautions, supplemented by rigid inspection, the society is kept true to its purpose.

The next aim is to make the loan transaction quite safe. To ensure this every application for a loan is made to pass through the ordeal of a careful examination by a body of competent men, independent of the savings bank, the *Commission de Patronage*. Should that body approve, the savings bank becomes at once entitled to lend. But it first proceeds to make inquiries. Having at its disposal for this purpose the services of the National Bank, and also of tax collectors and other trustworthy authorities, it is at no loss for proper channels of inquiry. Once the loan is made, the savings bank keeps "controllers" at work, who inspect alike accounts and buildings, and report upon the proceedings of the societies.

There are now two kinds of societies engaged in this enterprise, which, in some cases, very properly supplement one another, operating side by side in the same district. The official favorites, which are both most numerous and most active, are the *Sociétés de Crédit*—i. e., societies which content themselves with simply borrowing and relending money to be used by their members. These are favored in regard to the rate both of interest and of the sinking fund, in the first place, because the Savings Bank at the outset held, and probably still holds, the opinion that dwellings destined to belong to occupiers are more deserving of encouragement than houses rented in the ordinary way; and in the second place, because its administrators hoped that these societies would prove useful to the Savings Bank as receiving houses for its deposits. In that hope they have been disappointed. The other class of societies are the *Sociétés Immobilières*, which engage in building operations, and either let the houses or sell them within a given time. In some places, as has been said—for instance, in the populous working-class suburb of the metropolis, Ixelles—societies of both kinds exist side by side, and the constructing society borrows at second hand from the credit society.

Financial Success.

Credit societies now receive their loans from the National Savings Bank at the rate of 3 per cent. Constructing societies are made to pay $3\frac{1}{4}$ per cent. In addition there is, in either case, a sinking-fund to be

kept up, the annual rate of which varies according to the length of time for which the loan is granted. In such way credit societies are enabled to lend to borrowers at the rate of 4 per cent., plus $2\frac{1}{2}$ per cent. sinking-fund. Construction societies make their own terms with tenants, but are required to pay into a sinking-fund until the loan is reduced to one-half of the value of the building. Up to that amount the loan is allowed to remain on mortgage as a permanent investment.

Strictly businesslike as the Savings Bank is in all these regulations, it shows itself most liberal in the amount of advances made, without suffering thereby. It is quite willing to lend by instalments, beginning as soon as there is any security to pledge. Not only does the subscription of share capital, of which 10 per cent. is paid up, entitle societies to borrow as much as 50 per cent. of the whole (\$500 paid up thus warranting a loan of \$2,500), but upon terminable rent-charge purchasers paying down 10 per cent. of the assumed value, which is charged as the purchase price, they can raise the remaining 90 per cent. by loan from the savings bank. There is no danger of loss in all this. Some societies have had to foreclose in respect of buildings (up to December 31, 1899, only 34). However, the National Savings Bank has lost nothing. As it happens, its own favors are not the only ones shown to building associations. For there is, in addition, a philanthropic fund, which advances the 10 per cent. required to be paid up (or, it may be, less, according to its own judgment) in cases which appear to it to warrant such help; and its committee profess themselves well satisfied with the result. Further, the National Savings Bank has found means of conferring an additional boon upon purchasers of houses, without loss to itself, by combining life insurance with credit. In consideration of a mere trifle paid weekly as premium, the occupier may secure his house for his family in the event of his premature death, while at the same time adding to the security held by the savings bank. In the great majority of cases this benefit is accepted.

There are no statistics available showing the actual number of houses set up by this means. There were 140 societies at work at the close of 1900, having borrowed collectively 37,225,302 francs. But the number of houses is known to be considerable, and everybody seems agreed that the erection of these dwellings has greatly reduced the want of housing accommodation alike in town and country. This is



an important fact in view of the difficulty experienced elsewhere in inducing countryfolk to combine in building associations.

Germany.

Germany has proceeded with the same work on rather different lines, but with no less marked and substantial results. The German savings banks are business establishments, looking at the investment of their "capital" from a business point of view; and until urged they did nothing in regard to housebuilding. However, the German old age pension funds, like the Belgian National Savings Bank, were created to benefit the working classes; and as soon as they had funds available, they quite naturally turned their attention to the discovery of some new method of employing such money for the social advantage of their beneficiaries. The same thing had happened in Austria, where the workmen's compensation funds (there being no old age pension funds) have built working men's dwellings by means of their accumulated capital, as a matter of policy as well as of duty.

In Germany the co-operative method of dealing with the housing question—at present very much in vogue, since the results have proved particularly satisfactory—has been evolved only after various attempts, partly successful and partly unsuccessful, to compass the desired end by other means. At first the savings banks lent no help whatever towards this work. In the future they promise to prove exceedingly useful, more especially as being *local* bodies, free to do with their funds whatever they please, and competent to inquire into the merits of every specific case within their own district. They have long been in the habit of advancing money on house property, but in the main only on substantial freeholds, not on working men's dwellings.

An old age pension fund, finding itself embarrassed with excessive cash, and being desirous of employing that money for a useful purpose, led the way by offering to advance money for building purposes to individual working men. But it soon had to discontinue this, for it found itself overwhelmed with applications, while quite unable to inquire adequately into the merits of each case. Accordingly it tried to achieve the same object in a less direct way, by lending money to employers, or to rate-levying corporations, or to local savings banks, which, being on the spot, were well qualified to act as intermediate organs for the judicious distribution of loans. Next, the local savings banks being under

the direction of the local *landrath*—a sort of petty-sessional lord-lieutenant—these officials were naturally soon led, by the offer of funds, to reflect how they might turn the opportunity to account for the public good. They were, of course, in a position to do a great deal simply as administrators; and many houses have been set up by such action, to take the place of insanitary hovels, in Hanover, in Rhineland, in Silesia, and elsewhere. One of these *landrätke*, Herr Berthold, hit upon the happy idea of transferring part of the burden of initiative to co-operative associations formed for this purpose in various localities. He has in course of time perfected his method, which is now generally accepted as a model in the co-operative world. Around his pioneer society a fairly substantial cluster, growing annually, of other co-operative building associations have already gathered, inside the General Co-operative Union of Germany. The work continues to make good progress, and the number of houses built is continually increasing.

The savings banks, urged to do so from various quarters, soon began to follow the example set by the old age pension funds. At the same time, it occurred to certain philanthropists that they might help in promoting a more thorough use of this opportunity for obtaining funds. They formed themselves into societies for the purpose of diffusing information, for carrying on an active propaganda, and assisting the lending bodies by making inquiries into particular cases, and giving practical advice to building associations. Excellent work has been done in this way, more particularly by the two most active societies of the sort, those of Düsseldorf and of Frankfurt. They now keep designs, rules, and other materials ready for the use of associations, and act towards them generally as guides, philosophers, and friends.

In this way the field of operations has gradually been fairly well covered, and the requisite apparatus has been put together, at any rate in its main parts. Public bodies favor co-operative building associations in preference to other agencies, because, by means of their joint liability and their effective control over each member, they afford the greatest security, warranting advances up to 75, 80, 90, in one case even 97 per cent. of the value of the buildings; and also because they do the best work in providing exactly the kind of houses which are wanted, at a comparatively small cost.*

*The high proportions up to which it is found possible to advance money are accounted for in part by the fact that the building materials and site represent in their combination a value, certainly greater, often considerably greater, than their separate cost plus the price of labor; and in part by the fact that the capital amount of the debt is soon reduced by the action of the sinking fund.

It is owing to the good work done by these associations that corporations and other public bodies, as well as sympathetic individuals, have come forward to support them, more particularly at starting, when they require help most. Such patrons of the movement in the public interest—or, if employers, frequently in their own interest—help by contributing funds, either taking debentures, or subscribing for shares, whereby they become actual working members, taking part in the management, and so ensuring more effective control. Employers will also advance substantial sums on condition that a small number of the dwellings erected are reserved for their own employees; and this plan has been found quite satisfactory. Corporations, besides taking shares, will sometimes grant special exemptions from certain rates.*

At the outset the lending bodies and advancing societies gave the preference altogether to houses destined to become the occupier's own. They have now discovered that there are drawbacks to this, and they are rather inclined to encourage the building of houses constructed only to be let. In respect of houses sold to occupiers (whether by terminable rent-charge or otherwise), the German law permits the vendor society to stipulate for certain covenants, which are entered in the register—such as that the dwelling should be let only to working men, that no structural alteration should be made without permission from the vendor, or that in case of sale the vendor should have the right of pre-emption. These conditions can be easily enforced.

Co-operative societies, formed under such circumstances, have fully justified their existence by excellent work, on which creditors have made no loss. Considerably more is still done in towns than in country districts, but at any rate some foothold has already been gained in the latter, and the work is going on. There are, unfortunately, no statistics yet available, though such have been promised. This promise is likely to be kept, because the Prussian Government has taken up the matter in earnest, has urged savings banks to make loans where practicable, and has called for returns. Indeed, it has expressed a confident hope that with the help of savings bank money—to be employed partly, at any rate, by co-operative building associations—it may prove practicable finally to solve the housing problem.

* Under the law, as it stands in most German states, building associations which limit the dividend payable to capital to 4 per cent., and make it one of their rules that they let or sell only to their own members, are exempt from stamp duty, law costs in courts, and imperial taxes.

Conditions in Holland.

It is a great pity that no statistics have been published with regard to the Netherlands. For in that country a very great deal has been done, by the most genuinely co-operative methods, to provide working men with suitable dwellings. And this has been accomplished of the men's own initiative, without any extraneous stimulus, such as has suggested the enterprise in Belgium and in Germany, and in a thoroughly satisfactory way. The societies formed are for the most part small, but there are a large number of them—as many as thirty-one in Haarlem alone, where most of this building has been done, and some twenty in the Hague. Their membership varies from seven or eight to a hundred and more. The majority put up dwellings for their own members, who enter into full possession at the close of twenty-four, thirty, or thirty-five years, as the case may be. In this way as many houses are built in the course of time as there are members, who simply combine to assist one another in raising the requisite money. There is a small society at Schiedam with only 10,000 florins (\$4,000) of share capital, and a large one at the Hague with 190,000. The rents vary from 1.60 florins to 3.50 florins a week, and even 1000 florins a year, the sinking fund being sometimes included in the payment, and sometimes paid separately. As soon as all the members are provided with houses, and the debt has been paid off, such societies come to an end as a matter of course, just like the terminating building societies of the United States. There are other societies which retain the dwellings in their common possession, and which, of course, are permanent. There can be no question that these societies have done much good. They are popular with the working classes. They set up such houses as are wanted. And they promise to prove even more useful in the future, now that the Dutch Parliament has made the funds of the Rijkspaarbank (National Savings Bank) available for their purposes.

Other Countries.

There is no need here to dwell upon the work done in France, which is, under this aspect, a country of admirable intentions and most convincing arguments, but with few practical results to show; nor in Italy, where, apart from some genuine working men's building in Genoa and in Florence, comparatively little has thus far been accomplished. The Genoese societies are strong in capital and in numbers. They are very similar to the Dutch terminating societies, inasmuch as

they raise the money required by shares gradually paid up, build houses for their members, and then dissolve. In Milan co-operators have come to the same conclusion as in Germany, namely, that, after all, building in common to *let* only, and to retain the freehold, may be preferable to selling by terminable rent-charge. Where you cannot (as in Germany, under a law which is altogether exceptional) protect the houses after sale, it appears impossible to keep out abuses when once the property has been given up.

The magnificent enterprise of the American Building and Loan Associations, which have provided tens, and hundreds, of thousands of houses—for instance, entire quarters of Philadelphia—for the working classes in the United States, is truly co-operative. There are probably quite 6,000 such associations engaged in raising and dealing out for building purposes of this democratic kind something like \$600,000,000. No doubt there are drawbacks to their system—such as the putting up of loans to auction, in order to obtain a maximum interest from borrowers as a profit to capital. And there have been, and may still be, abuses, more especially in connection with what are called “national” societies, transacting business all over the Union, and not as easily amenable to control as others. However, these associations have provided workmen’s dwellings in almost astounding numbers.

Of those building associations where working men combine to raise the requisite money by their joint undertaking, in order to deal it out to each particular beneficiary on his own strictly enforced personal liability, and by such means to build just the type of house for which there is a ready demand, there is one specimen in the United Kingdom; and that was formed only about a year ago at Ealing.* One would like to see the country covered with societies of this

*The rules of this society seem to have been judiciously framed. Every member is required to take up at least one share of \$50, to which, in course of time, four more shares have to be added, bringing up the member’s stake in his society to \$250, which may, roughly speaking, be taken to stand for the value of the site at the inception of the work. Of course, that value is bound to increase with the house standing on it. All other money required is raised by joint loan, to be paid off in each distinct instance by a terminable rent-charge. With the financial responsibility brought home to every one by the pledge given in the shape of shares taken, and every one being under the general control of his fellow members (all of whom are directly interested), the security provided may be said to be as absolute as rules can make it. And the members of this pioneer society, the “Ealing Tenants Limited,” are of such a kind, alike in respect of reputed character and of regular employment, that, humanly speaking, success may be held to be certain. As it happens, these men are for the most part builders by trade, and members of a co-operative builders’ society, so that there will probably be every possible economy in the work of construction.

kind. However, if that is to be done, there must be encouragement of some sort; there must, above all things, be loanable funds at hand. Societies might be formed here similar to the French *Société de Crédit des Habitations à Bon Marché*, to find and deal out funds. Meanwhile, by the side of what has been accomplished in Belgium and Germany, the enterprise of a single English society seems rather paltry. And even this society, I believe, favorably situated as it is, still feels the want of loanable funds.

The want of funds, therefore, constitutes the great difficulty to be faced in Great Britain. For there are co-operators in plenty. It has been contended that in the enormous funds accumulated in our savings banks we possess precisely the kind of treasure which might, with advantage to all concerned, be turned to account in the direction indicated. Unfortunately the Treasury still shows itself remarkably slow to yield to such an appeal. However, the question here dealt with is becoming urgent. And not possessing any old age pension funds, like the Germans, we have practically only the savings banks to look to. As for the co-operative methods which have answered so well abroad, they can easily be mastered by our working men; and when it is fully realized that they are trustworthy and effective, the injudiciously jealous guardians of the working folk's collective purse may relax their iron grasp, and do as other guardians, no less conscientious but more clear-sighted, have done with admirable effect elsewhere; and that in this way some portion, at any rate, of the housing accommodation so badly needed by the working classes may be provided.

DISPOSAL OF THE DEAD IN CITIES.

BY LOUIS WINDMÜLLER.

The Greeks were not inclined to look upon death as an unmitigated calamity. Their artists represented Thanatopsis, a twin brother of Sleep, as a genius resting on his extinguished torch. Stephanos, the Roman sculptor, has chiselled death in the shape of a winged cherub, who embraces with one arm the urn and holds with the other the burning inverted torch he is preparing to fling. We have been taught to see death in the form of a hideous skeleton. Drawing nigh, it grinningly threatens with swinging scythe to mow down all living beings who cross its path. The ancients looked on their demise as a debt they owed to nature; knowing they would be called upon to pay, they prepared with placid resignation to meet it. We habitually avoid every allusion to death, delay making our wills until we are incompetent to execute them, and generally conduct ourselves as if preparation would accelerate the advent of death.

Similar motives hinder us from making a rational disposition of our bodies, and we thereby neglect a duty due our fellowmen. A frame nursed with tender care for years, we allow indefinitely to become the prey of vermin and oftimes a menace to the health of the community. Bodies of persons who die of a contagious malady often spread the disease of which they had been the victims. Exhalations from the corpse of a monk infected the whole town of Avignon, France, with pestilence when, twelve years after burial, it was disinterred. The spread of cholera in New York and of the yellow fever in New Orleans has been traced to similar causes.

Our barbarous custom of burial was initiated by the belief in the resurrection of the living body. The consequent, natural desire to save it from destruction was strengthened by prejudice of early Christians against the Roman pyre. But even the wonderful ingenuity and

lavish expenditure of the Egyptians have been unavailing to preserve mummies eternally; and if we could, it is questionable whether we would make the dross we leave behind after a slow death, the permanent habitation of our immortal souls. The prospect of remaining in a body tortured by disease or decrepit with senility is not alluring.

Yet we set aside valuable tracts of land for the stowage of such bodies; until, regardless of the sacred promise of their perpetual "rest" and inviolability, municipalities seize the room when needed and fling the remains upon a dung-heap. Almost every page of the records of London and Paris contains examples of the desecration of abandoned graveyards; and there is hardly a city in the Old World that has not disturbed at least one of these resting places of their whilom inhabitants. In our towns of rapid growth, the cemetery of to-day becomes the heart of a metropolis to-morrow; the demolition of graveyards in New York and Boston has been a frequent occurrence until it fails to attract attention.

When the Colon Cemetery of Havana became overcrowded, the Cubans found it necessary to clear it of skulls and promiscuously shoveled them into a common bone yard. It presented an aspect so ghastly that General Wood concluded to cover the pit and to re-open it only for the next overflow of skeletons expected in about five years. In certain cemeteries of London, corpses are buried in standing posture because no room is left to lay them down. Bodies of the poor generally are packed over each other in tiers, and the trench is kept open until filled. In the poverty corner of Calvary Cemetery this has been the customary treatment of the remains of paupers. Newtown, where Calvary is situated, harbors eighty corpses to every living inhabitant. The convenient villages of Corona, Elmhurst and Woodside, once parts of Newtown which now are annexed to New York and constitute the geographical centre of the enlarged city, might increase in population if it were not for the proximity of vast and dreary charnel-fields.

A law relating to public health provided forty years ago that no grave be dug or opened south of Eighty-sixth street and that no cemetery be opened in any part of the city and county of New York. This law should be enforced and applied not to Greater New York alone but to the territory within a radius of one hundred miles around every populous town. People who insist on their inanimate bodies remaining inviolate should have them carried to a distance where they can



neither inconvenience nor injure the living, who need the room and are natural heirs of the departed. Famous intermural cemeteries, like Mount Auburn (Boston), Greenwood (New York), and Laurel Hill (Philadelphia), could be transformed into admirable parks. Monuments of architectural beauty might remain undisturbed. Others might be replaced by trees with suitable tablets to mark the spot of those upon whose dust they grow. The Turks, loth to desecrate the grave of a Mussulman, have adopted a similar custom and thereby have made the cemeteries of Constantinople attractive to strangers.

If the word of God ordained that the remains of the departed should stay in a dingy hole until they rot, many would find ample justification. But it is a false understanding of the wonderful story of the resurrection of Christ that induces so many to cling to burial. Others are moved by misplaced affection for the corruptible remains of the deceased, who are forgotten before the flesh of their embalmed body begins to taint. Inhabitants of cities are too busy with affairs of the living long to dwell over graves of the dead. After the few visits which noblesse compels everybody to pay in person, the flowers are provided by a hired keeper, who forgets their care as soon as his annual stipend is forgotten. The older a graveyard grows, the more neglected it looks. Excepting the few that encircle a notable church and those that are beautified by art and nature, they are obliterated before a generation passes.

Realizing that flesh is perishable and by its nature must become offensive, Greeks and Romans burned the dead—a custom which the Japanese and other oriental nations continue. Ashes can be preserved without detriment and kept inviolate for all time. Artemesia, Queen of Caria, kept the ashes of her brother and husband Mausolus after he died, 353 years before Christ, in a jar that never left her side. A century ago the cinerarium of Livia, wife of the Roman Emperor Augustus, was excavated in the Via Appia. The niches, containing urns with the ashes of her dependants, had been lavishly decorated with artistic scrolls. The tablets designated in legible characters the name, age and occupation of the persons whose respective remains had there been deposited by a kind mistress. Ashes of the celebrated chemist Johannes Kunckel, the inventor of colored crystals, were turned into a tankard by his admirers in 1702. Filled with Rhenish wine, it long passed around their convivial board on every festive occasion. Remains

of P. B. Shelley were burned in the presence of Lord Byron and Leigh Hunt in 1822, who buried the ashes in the Protestant cemetery of Rome. In Paris, where cremation has become more general than in any other modern city, artists decorate, as a labor of love, all niches in which ashes of their friends repose.

The barbarous practices of the Inquisition, the treatment of Savonarola and Huss, in a more recent period, the burning of witches and the lynching of negroes have intensified the prejudice against cremation. The suffering of the numerous victims, who were slowly burned at the stake with excruciating tortures, continue to haunt our memories. But those who shrink from cremation because it may bring a beloved body into actual contact with cruel flames, ignore the progress that science has made.* In the days of ancient Rome it was considered necessary to throw incense over the aromatic boughs before the pyre was ignited. When armor and other paraphernalia of the dead had been added, it took days to consume a body. Then it was believed that when the dead would arise from the ashes, all their belongings burned with them would on doomsday arise with them in their original forms.

In a modern crematory, the unclad corpse, simply wrapped in a damp winding sheet, is noiselessly rolled to the retort and quickly consumed by air that has been heated to fifteen hundred degrees Fahrenheit. Gases are consumed in the same furnace in which the body is burned so that it may not offend the nostrils of the most skeptical critic. Some crematories have been erected in the very heart of modern cities and would draw no attention but for the peculiar construction of the edifice. Those who prefer not to witness the act may listen to the sermon of their pastor or rabbi in comfortable pews or a chapel, while they are protected against heat of incineration as well as against the wind and weather of open burial grounds. Too many meet an untimely death because of the disease contracted when they "honor" their departed friends.

Cremation merely reaches in a shorter period the same final result as burial. Fleishy parts of the corpse decompose in the earth in five or ten years; during the whole period of decomposition they constitute

* Coffins of plaster and a chemical substance that will completely consume the body within a year have become popular in some parts of Germany; they overcame the prejudice that even intelligent people have against crematory combustion.

nothing but a putrid mass of carrion. Bones which take centuries to crumble are unceremoniously carted from one cemetery to another when necessity compels their removal, and increase the horror of death after they have ceased to be identified and claimed. If they are converted, with the flesh, into ashes in one hour they are insured against desecration. The volume and weight of bodies are reduced by the process of cremation some ninety-five per cent. If ashes were placed in the grave of an urn cemetery, as occasionally is done, the dead would leave more room for the living than their intact bodies demand. Two hundred city lots are now required to bury in the old-fashioned way the seventy thousand persons that annually die in Greater New York. We probably could save more than a hundred and fifty of these precious lots if ashes of the seventy thousand were placed in urn cemeteries, preserved in niches of a Columbarium or strewn on the waves of a river. As cemeteries are exempt from taxation, the municipality would derive an income from the lots which the living then would use and from the improvements they would make upon them.

Another important advantage would accrue to every needy mourner in saving him from useless extravagance. He incurs at present the expense of \$50 at least for a plain funeral; land values in the suburbs of cities preclude a reduction in the cost of burial. The expense of cremation is \$25 only and could be largely reduced if the custom became more general.

Let our intelligent population set the example, as it does in San Francisco where almost a thousand bodies are annually cremated, and the ignorant masses will be sure to follow.* Considering the marvelous progress we have made in every other direction, it is strange that we have failed to adopt the most rational means for the disposition of dead bodies. We hardly are abreast of Homer's contemporaries, who realized that, however well a cemetery may be managed, corpses can do harm but ashes never can. True religion does not and never can teach that it is godly to injure those we leave behind when we die.

*A worthy example has recently been set by Judge Andrews. The request to cremate his body was accompanied by a bequest to the executors of his will of \$5,000 on condition that they would comply.

A CIVIC CENTRE FOR NEW YORK.

In a recent issue of MUNICIPAL AFFAIRS there appeared an article by Mr. John DeWitt Warner pointing out the great extent to which cities had provided for the grouping of public buildings in a central location. The many manifest advantages of such a scheme led the Municipal Art Society of New York to take up the question, and a Committee was appointed consisting of Mr. Calvin Tompkins, Mr. Charles C. Haight and Mr. Charles R. Lamb. After a careful investigation, the committee has just made its report, which is of such general interest as to warrant extended notice here. The report is substantially as follows:

The lower portion of Manhattan Island is the centre of the wholesale business and office life of Greater New York. The courts and municipal offices are for most part located here, as are the Custom House and the great financial institutions of the country. This condition has centred the transportation facilities in this district, of which City Hall Park is the centre. When the final plans of the Rapid Transit and Bridge Commissions shall have been adopted, the present situation will be still further emphasized.

It would seem beyond question, therefore, that the present moment when new bridges are being built, when Rapid Transit subways in Manhattan and Brooklyn are being constructed and when the steam roads are planning for new terminals in Manhattan, that due consideration should be given to the effective treatment of the whole City Hall section in its relation to the future growth of the city, so that we may not only obtain an immediate remedy for the intolerable crowding at the Bridge, but also guard against future crowding in the park and street passages in front of the Bridge, and provide for a spacious and dignified civic centre at the seat of the city's government, as well as a beautiful and commodious group of municipal buildings for the city's use. These matters are all related to each other, and the best solution for each is involved in a proper solution for all.

Most of the offices occupied by the city government are located within half a mile of City Hall, or, to be precise, the city is paying annually for rented accommodations (178,005 sq. ft.) in this locality \$294,707.41,* and pays only \$43,100 for offices

BUILDING.		RENTAL PAID BY THE CITY.
a—STEWART BUILDING,	81,338 square feet.....	\$142,380 00
b—PARK ROW BUILDING,	46,777 ".....	79,732 41
c—STAATS ZEITUNG,	9,297 ".....	16,000 00
d—GERKEN,	8,940 ".....	16,000 00
e—EMIGRANT BANK,	2,039 ".....	3,435 00
f—CENTRAL BANK,	7,482 ".....	10,300 00
g—TEMPLE COURT,	3,546 ".....	4,800 00
h—NEW YORK LIFE,	8,873 ".....	12,000 00
i—NO. 206 BROADWAY,	2,400 ".....	1,600 00
j—NO. 238 BROADWAY,	837 ".....	2,000 00
k—NO. 83 CHAMBERS ST.,	6,054 ".....	5,800 00
l—ALDRICH,	624 ".....	960 00
	<u>178,007</u> ".....	<u>\$294,707 41</u>

located elsewhere on Manhattan Island (66,161 sq. ft.). The Health Department is inconveniently located, as a consequence of purely political causes, at the corner of Sixth avenue and Fifty-fifth street. Assuming that this department, occupying some 35,825 square feet, at annual rental of \$16,000, should be located at City Hall square, the total area thus occupied by the city in this vicinity would then be 213,830 square feet, and the total annual rental for office purposes down town would be \$310,707.41. It is consequently apparent that as a result of a process of imperative natural selection the public business of the city has become fixed in this locality. This fact is graphically shown by Map I.

Buildings belonging to the City are in solid black, thus :

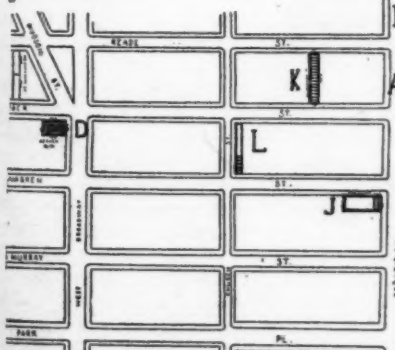


Buildings where quarters are rented by the City are indicated as follows :

Less than one floor, thus :



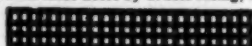
The proportion ruled indicating the relative area of one floor used.



From one to three floors, inclusive, denoted by the whole space being ruled.



More than three floors by double ruling, as:



The Brooklyn Bridge, and the new bridges and prospective tunnels, will make this centre even more important, and a relatively larger amount of municipal business will be transacted in the vicinity of City Hall in the future than now. Inasmuch, then, as public business and passage centres here, the city should arrange now, while values are moderate, on a comprehensive basis, for its future growth, as well as for its immediate requirements. To this end the committee recommended as follows:

FIRST—That all buildings, except the old City Hall and County Court-house, be promptly removed from City Hall square. The City Hall is the one structure within the park which is so creditable in its architecture and of such historic interest that its preservation should be indefinitely provided for. The removal of these buildings will afford great relief where it is most needed, and will make it possible to alter the lines of the street and sidewalk along Park row and the passages through the park in such a manner as greatly to facilitate travel.

SECOND—That the ground area of the County Court-house be not enlarged. This building, incongruous in design, and taking up park area which should have been left open, will become more and more an obstruction. Necessary room for the courts can be provided more promptly and advantageously elsewhere, and ultimately even the present building should be removed.

THIRD—Assuming that the property bounded by North William street, Park row, Chambers street and Centre street, is to be taken for bridge approaches—then this committee distinctly advises that that property situated between Chambers and Reade streets, extending from the new Hall of Records to Broadway, be also condemned. The offices now located in the existing buildings on this site can be immediately utilized for municipal purposes at a distinct saving in rental to the city. In the Stewart Building alone the city is at present paying \$142,380 for but a few rooms on three floors. If this is done at once, the realty will be secured at the lowest possible figure, and in the future arrangements can be made for the planning and construction of municipal buildings for each site, of dimensions which shall dominate the locality, and which shall most economically and liberally provide office accommodations for the city's use for many years to come. The same considerations which are leading the great financial institutions to buy and build in the lower part of the city should influence the action of public officials having the permanent interests of the city at heart.

The city, unmindful of its interest and dignity, is now paying over \$300,000 annually to private parties for office requirements, the demand for which is annually increasing. On a $4\frac{1}{2}$ per cent. basis (3 per cent. for interest and $1\frac{1}{2}$ per cent. for taxes lost), it must capitalize this sum in property investments to the extent of say \$6,600,000, or be at an annually increasing loss and inconvenience. The legislature has already authorized the expenditure requisite for providing increased room for the courts; and plans indicating, we believe, an outlay of from two and a half to three million dollars in altering and extending the County Court-house have been formally submitted to and rejected by the Art Commission. Any solution of the transit problem at the bridge entrance, of necessity involves the condemnation of private property to the extent of over a million and a half dollars. After utilizing this for bridge approaches, the upper stories could be used for city offices, and to the extent of such availability will save rent elsewhere. The city, consequently, is so situated that it can advantageously spend approximately, the following amounts, namely:

For office buildings and land for same, say.....	\$6,600,000 00
For special court purposes, say.....	2,500,000 00
For land in connection with transit facilities, say.....	1,500,000 00
Construction of such elevated, surface and subway connections with the bridge as may be determined upon, say.....	1,000,000 00
Total	<u>\$11,600,000 00</u>

The property now proposed to be taken over is as immediately available in its present condition for public office purposes, should the city acquire it, as it is for private offices, and, as a matter of fact, much of it is now being rented by the city; so that by ousting other tenants, the city could at once, and at comparatively small expense, avail itself of ample space for its immediate needs. Temporary and needed room for the courts could here be provided, while a suitable building for housing them could be designed and erected, say, as the east wing of a city building on Chambers street, opposite the north side of the park, between the new Hall of Records and Broadway. Withdrawals by the city departments from rented offices in the vicinity and a concentration of such offices on the city's own lots, would promptly and materially lessen the expenditure for rent, which is now enormous. The erection of a suitable and dignified municipal building should be proceeded with as soon as plans could be prepared. The convenience of the city would probably be best served by proceeding with the erection of such a building in sections, so that office room should not be unduly curtailed during construction.

As soon as the final plans of the Bridge and Rapid Transit Commissions shall have been adopted, building operations upon the plot north of the bridge could be instituted. It is reasonable to assume that at this time the total expenditure both for land and structures as above indicated would be well within the limit of \$11,600,000—the capital charge which as above noted the city has now practically incurred—but so far without adequate consideration as to the relative benefits to be derived.

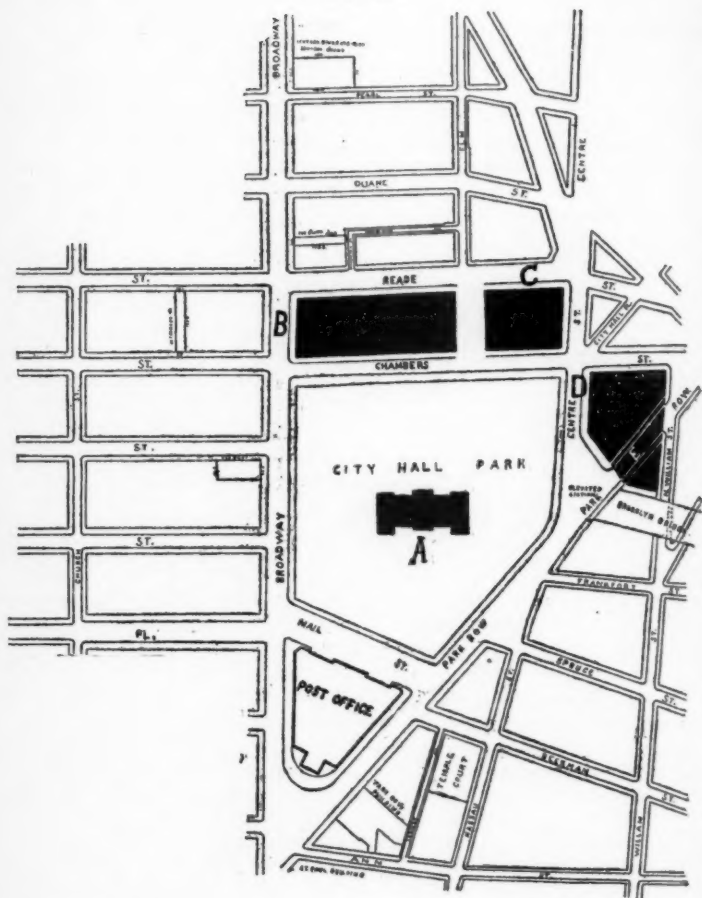
Map II. shows the results of such a rearrangement.

Among the results, mainly within three years, New York would have:

A City Hall Park between the Post-office and Chambers street cleared of obstructions, attractive and spacious to an extent that can now be scarcely imagined, and a fitting site for generations to come for every class of adornment that may make beautiful the place, or commemorate historical events or characters. A striking bridge approach to the grandest bridge ever built. The best housed and most compactly and conveniently grouped municipal offices that any city ever had. Economy, convenience and civic pride alike dictate that New York seize this opportunity to provide for herself such a civic centre as neither is needed nor could be had elsewhere.

The problem here presented can be faced in two ways. One is to "potter" separately with each detail, and this has been the course so far followed in regard to City Hall Park since 1865, the result being an expensive and incongruous medley of buildings which the city has outgrown, which now constitute a serious hindrance to free movement, and which by their obtrusive ugliness continually offend the public taste. The other is to anticipate needs, to lay out comprehensive plans, and then systematically to carry them out. The peculiar condition surrounding the transit problem, the necessity for housing the city government, together with

MAP II.



A—City Hall.

B—City Office Building—New.

C—Hall of Records.

D—Bridge Terminal and City Offices—New.

E—Arcade over Park Row, leaving street and "L" station passable as at present.

the now unimproved condition of the property sought to be acquired, make it comparatively simple to put such a plan into execution at this particular time. In the near future these conditions will so speedily change that what at present is easy of accomplishment will soon become difficult and expensive.

BOOK REVIEWS.

SALOON PROBLEM.

The Temperance Problem and Social Reform. By JOSEPH ROWNTREE and ARTHUR SHERWELL. Seventh edition, revised and enlarged. New York, Truslove, Hanson and Comba, 1900. 8vo, 783 pp. Price, \$4.

The temperance question is closely related to all social reforms looking toward the betterment of the conditions of the poorer classes. An increased wage will be a curse rather than a blessing if it is destined to be spent in the dram shop; a decrease in rent and other necessary expenses of the family can work no permanent relief if the gain is to be dissipated in ways that are destructive of both income and the strength and glory of man; the cleaning up of slums, the building of model tenements, even the moving of great industrial establishments to rural districts, can not remove the terrible pressure of poverty, overcrowding and filth, unless the people can be educated to an independent regard for a temperate life. The temperance question reaches to every phase of human life, but it is principally occupied with the bettering of conditions in the great cities where intemperance most prevails and in its worst form, and where its evils are most destructive and contaminating.

Mr. Rowntree and Mr. Sherwell can speak on the subject of temperance with that authority which demands respectful attention. They have spent much labor in careful study of conditions not only in the United Kingdom, but in the United States, Canada, Australasia and Europe. The first edition of their book appeared in April, 1899, since which time it has run through no less than seven editions, which seems to indicate that their work is appreciated.

In the preface to the first edition, a strong stand is taken for a greater measure of local control. In the preface to the last edition, it is pointed out that the efforts to prohibit the sale, or to regulate the use of intoxicants in localities, whether states, cities or smaller divisions, had resulted in failure except in rural districts.

The first chapter is taken up with a clear concise statement of the problem. Statistics are used carefully and intelligently to present the gravity of the situation, and the causes of present conditions in England. The increase in the per capita consumption of alcohol is treated and some interesting deductions made. Intemperance is briefly considered under the following heads: Economic Aspects; Intemperance and Poverty; Poverty and Under Consumption, and Food Efficiency. Emphasis is put upon the moral factor in the progress of civilization. The contention that decreased consumption of alcohol would be a menace to the state because it would result (1) in loss of industry and (2) in loss of national revenue are briefly but thoroughly answered. Comparisons of much interest and importance are made with the United States.



BOOK REVIEWS.

In the chapter on state prohibition, it is attempted to correlate density of population and the failure of prohibition. Conditions in prohibition States are treated and some comparisons made with States formerly prohibition. No difficulty is experienced in proving that prohibition does not prohibit in towns. Country districts are but scantily treated. The authors assume that prohibition has been successful in the country, because people are more in favor of it, and the farmers can make their own cider, or buy liquor in the towns. In the beginning the authors distinguished very carefully between the *sale* and the *consumption* of liquor, the latter being the important fact. If the object of prohibition is to decrease the consumption of liquors, it is difficult to see how the law has been a remarkable success in rural districts any more than in towns. The attempt to correlate the failure of prohibitory legislation is not worth much, for it is the character of the population, not its density, which determines the amount of intemperance. The conclusion that prohibition is totally unsuited to English conditions seems perfectly valid, however.

Local option, high license and the dispensary system, are examined with considerable care and are rejected for various reasons. It will be necessary to read the book to get the line of argument. The Gothenburg system is then taken up and treated very tenderly. After following the criticisms of other systems, especially the dispensary system, we are hardly prepared for the rather extravagant admiration shown toward this so-called system, which seems a local peculiarity rather than a scheme founded upon principle. Nowhere is given a clear idea of this plan now being tried in Norway and Sweden.

The ninth chapter is called The Solution of the Problem. Here is restated at greater length the contention of the authors that the solution demands (1) the elimination of private profit, (2) the removal of the saloon from politics, and (3) the action of the locality in controlling the traffic. It is held that a modification of the Gothenburg plan is the only workable plan for the United Kingdom.

The appendices contain much statistical information of great value to the temperance reformer.

New York City.

ROYAL MEEKER.

ITALIAN CITIES.

Town Life in Ancient Italy; a Translation of Friedlander's "Stadtwesen in Italien im ersten Jahrhundert." By WILLIAM E. WATERS. Boston, Sanborn & Co., 1902. 12mo, 62 pp. Cloth, 75 cents.

Italian Life in Town and Country. By LUIGI VILLARI. New York, Putnam's Sons, 1902. 12mo, 377 pp. Cloth, \$1.20.

These two books form a basis for many interesting comparisons. The former, although very brief, gives a succinct and clear-cut idea of town life in ancient Italy. It is doubly interesting because it treats the subject from the city point of view. It aims to emphasize rather than to minimize the social differences between ancient and modern cities; not that the book itself makes these comparisons, but it clearly points out those facts which enable one to understand social and political movements of the ancient city. Few historians pay sufficient attention to the background, and the reader thoroughly familiar with present conditions seldom has in mind the great difference in economic and social conditions between ancient and modern times. He does not, therefore, get closely in touch with the actual life of the ancient world, and is inclined to assume that the political events to which

so much attention is devoted took place upon a stage resembling, to a great extent, that upon which present political activities transpire. But political, social and economic conditions are so inter-related and interdependent that one may declare, with little fear of contradiction, that political movements in ancient history cannot be fully understood without a thorough knowledge of economic and social life. This seems to be the point of view which Professor Friedlander adopted and with excellent success. Those interested in municipal matters will hail the day when the whole field of ancient history has been dealt with in a similar way.

The book by M. Villari is also excellent in many ways. Although it deals less with distinctly municipal matters and more with general social and economic conditions. Only one chapter is devoted to local government, and even here the space is divided between city government proper and the administration of justice. There are also chapters upon Public Education, Civil Service, Political Life and Thought; but even here attention is centered less upon political and administrative questions than upon social customs, conditions and the economic life of the people. The book is the seventh of a series which has been found extremely useful by many persons, and the author, like his predecessors, deserves much credit for putting so clearly and plainly before those unacquainted with them the life and customs of the Italian people.

New York City.

MILO R. MALTBIÉ.

ENGLISH MUNICIPAL PROBLEMS.

The Heart of the Empire: Discussions of Problems of Modern City Life in England, with an Essay on Imperialism. New York, E. P. Dutton & Co.; London, T. Fisher Unwin, 1902. 12mo, 417 pp. Cl. \$1.25.

Perhaps the most striking among the nine essays this book contains is the opening one on "Realities at Home," by Mr. Charles F. G. Masterman. It is a general survey of the modern city problem—the problem of "the new city race"—a race no longer of "reserved, silent men," fresh from the fields, but of the second generation, born in cities, "stunted" in physique, "voluble, excitable, with little ballast, stamina or endurance—seeking stimulus in drink, in betting," or in the "new sensational press." One is not entirely accustomed to such a description of the Englishman. Although the forces for good in London, Mr. Masterman thinks, are conquering slowly, but with prospect of success, the more obvious evils of crime, ignorance and insanitation, they are leaving almost untouched an æsthetic and spiritual degradation.

Suggestions for solution cannot but be general ones; the personal service of class by class, and a revitalized religion. Both Mr. Masterman and Mr. F. W. Head (Essay VII: The Church and the People) agree that the Established Church, the only religious body with adequate machinery, is failing to meet the social need. Of the settlement movement, Mr. Masterman is somewhat despondent. "Every settlement cries out for men, and few men are forthcoming." "The settlements," with a few exceptions, "have become little more than centers of organization." The great and enduring utility of the settlement movement lies in "its reaction upon the churches," and we must rather hope for an approximation of church work to the settlement ideal than for a renaissance of the older settlement enthusiasm.

It is to be regretted that the other essays of the volume do not all attain the standard of Mr. Masterman's. "Temperance Reform," by Messrs. Noel Buxton and Walter Hoare, and Mr. Heads' essay, already noted, are clear and dispassionate treatments from the standpoint of English, or rather of London, conditions. The inclusion of a ninety-page essay on "Imperialism" (by Mr. G. P. Gooch), is certainly questionable in a collection of this kind.

Mr. F. W. Lawrence's discussion of the "Housing Problem" is interesting and valuable. Illustrating the growth of London from the census returns since 1801, he finds "three periods, perhaps four," which can be assigned as the law of growth for any area (in London): the first when it is an outlying district and its growth is extremely rapid, the second when it is surrounded on all sides and a process of steady saturation takes place, the third when it remains stationary, and the fourth (if it comes about) when by the pressure of businesses the population is removed." These facts of development are the basis for Mr. Lawrence's appeal for "protection of the suburbs," which forms one of his most important practical suggestions. "Every fifty thousand pounds spent in preventing the growth of slums in the suburbs of our city would be of more use than a million absorbed in rooting up rookeries at its heart. The housing problem is not to be solved in the slums of Camberwell or Whitechapel, but in the green fields" of the outlying districts. Regulation of the suburbs would involve, of course, an extension of the area over which the London County Council now holds supervision.

Mr. Lawrence shows himself a firm though cautious adherent of the policy "by which the community may gain for itself some part, at least, of the increased value of urban rent." He hopes for a gradual emigration of manufacturing establishments from the great centres of population. In common with Mr. Wilson, in the latter's essay, above mentioned, he traces certain economic tendencies in that direction, but he also hopes for some result from the direct pressure of public opinion. The last thought is in fact the core of the whole book. As Mr. G. M. Trevelyan expresses it, in the concluding essay: "The natural progress of modern economy is on the whole toward evil rather than good. * * * Ugliness and squalor are cheap to-day," and only "artifice or conscious effort can amend them. * * * The good new world must be made, it cannot grow." It is for general stimulus of this sort, as much as for practical suggestions, that American readers will seek these essays. With a little judicious skimming, they will more than repay a two hours' sitting.

New York City.

MICHAEL M. DAVIS, JR.

AMERICAN AND ENGLISH YEAR BOOKS.

The Municipal Year Book, 1902. Edited by M. N. BAKER. New York, Engineering News Co., 1902. 8vo, 310 pp. Cl., \$3.

The book before us is a very creditable addition to the papers and monographs that Mr. Baker has contributed to the literature upon municipal matters. As one of the editors of the *Engineering News* he has excellent facilities for compiling the information in the Year Book, and although the title is very much broader than the subject dealt with, it has doubtless been selected with the plan in mind of extending the scope of the book from year to year and ultimately covering the whole field. At present, however, it is confined principally to engineering matters.

The body of the book contains, so far as possible to secure the data, the population, assessed valuation, names of the principal city officials, public undertakings

owned or controlled by the city, those operated by private companies with the names of these companies, source and character of water supply, kind of sewerage systems in operation, methods of sewage disposal, street cleaning, street sprinkling and garbage disposal for every city in the United States over 3,000 population. In certain instances additional information is given.

In the Introduction, Mr. Baker has tabulated the data, which enables the reader to ascertain very quickly the extent to which water works, sewers, electric plants, gas works and ferries are municipalized. It also shows how widely the different sewage disposal schemes have been adopted, the number of municipal garbage, cremation and reduction plants, the number of municipal bath houses, the extent to which gas works and electric lighting plants have been united, etc.

As this is the first issue and as there has been no similar book published heretofore, one must not expect to find that the information given is complete in every respect or that no errors have been made. Although Mr. Baker has called upon reports issued by local, state and national authorities and upon works issued by private bodies to some extent for a portion of his material, he has had to depend for many things upon the assistance of city officials. In the main they have aided him freely and fully, but in some instances they have not clearly understood all of his questions and in others have not carefully gone over all of the ground. For instance, Yonkers is not upon the list of cities owning public baths; and there is nothing to indicate that Portland, Maine, owns a considerable number of shares of stock in the local gas company, but such errors are easily explicable and are comparatively few in number. Indeed, Mr. Baker deserves great credit, and it is hoped that future editions will deal with a larger and larger number of municipal matters. One might suggest further that if the cities are to be grouped according to States, it would be much preferable to arrange the States alphabetically than geographically; for when one wishes to find any particular city, it takes much more time to find it than if the States were arranged alphabetically. Again, the Introduction might be extended greatly with advantage, so as to include a larger number of tables and summaries of the information to be found in the body of the book. A large number of readers will be interested more in the summaries and conclusions than in detailed information for certain small and unimportant cities.

The Reformers' Year Book: Formerly The Labour Annual. Edited by JOSEPH EDWARDS. London, Clarion Co., 1902. New York, Leonard D. Abbott, 28 Lafayette Place, 1902. Paper, 30 cents.

This little volume contains in most compact form much of the information desired by students of social reform. The compilation consists of short articles from some of the more prominent social reformers, as W. T. Stead, John Burns, Dr. C. F. Ake and others. It is well indexed, with a very workable table of contents.

The chronology of social and political progress is very useful in tracing the more important legislation and other steps in progress of social reform. Several articles follow, all condemnatory of the Boer War. The condition of India is treated by a native Indian in language which reflects severely upon the administration of affairs. A considerable portion of the book is devoted to the single tax movement. Notices and reports from all the leading socialistic societies of every age, description and color will be found. Every association which has for its object the betterment of conditions of labor has been listed.

An unusually complete bibliography includes Parliamentary papers relating to

labor and local government, reports of the Labor Department of the United Kingdom, publications of reform societies, European, American and Australian. One valuable feature for the English reader is the directory of reformers, social and political, placed at the end of the volume. The list seems to include nearly every individual which could legitimately be included in such a list.

Taking the work as a whole, it shows great patience and thoroughness of workmanship. The author has been to great pains and considerable expense to collect, tabulate and index all the information contained.

MUNICIPAL MONOPOLIES.

The Plain Facts as to the Trusts and Tariff with Chapters on the Railroad Problem and Municipal Monopolies. By GEORGE L. BOLEN. New York, Macmillan Co., 1902. 12mo, 451 pp. Cloth, \$1.50 net.

This volume is a sane, impartial treatment of the whole broad problem of trusts. The arrangement is good and the treatment in general is interesting and easily comprehended. It puts a great many difficult problems in a way understandable to the majority of people. There is an unfortunate lack of clearness in some places, but on the whole the author's treatment is simple and straightforward.

The chapter devoted to municipal monopolies is the only portion relating to municipal matters. Here the author inclines to doubt the expediency of either municipal operation or municipal ownership at present. He says: "Operation by the city, economical and efficient in Europe, will seldom be wise in this country until politics for profit have become less common—until the best man is sought for a city position and is kept in it as long as he remains the best man for the place." He considers that, by a proper safeguarding of the public interests, private management is more efficient in our own country than municipal management. The referendum and proportional representation are represented as the most effectual means for controlling and reforming city councils and legislatures. Nomination of candidates by direct vote is also advocated as an efficient and necessary means of control. The argument that rich corporations influence city officials is met by the counter argument that with operation by the city, aldermen would be influenced, at least in as great degree, by ward bosses laboring to provide jobs for their henchmen. With private ownership risk to the municipality will be avoided and control can be made quite as effective as under actual public ownership. The remedy proposed is "that each citizen will rebuke dishonesty toward the public as he rebukes dishonesty toward himself." "Municipal corruption can be overcome whenever enough people want to overcome it." Again, "When we reach the honest and efficient civil service of Europe, but not before, we may have admirably governed cities in which the people obtain from their money spent as much value in services and in materials as do the best managed private corporations." When the people have become educated sufficiently, public ownership will probably prevail.

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The following subject index is intended to continue the work begun in the first number of MUNICIPAL AFFAIRS. The March, 1901, issue was entirely devoted to "A Bibliography of Municipal Problems and City Conditions," which contained all of the indices previously published, revised, rearranged and made complete to January 1, 1901. So far as possible, all books, pamphlets, reports and magazine articles of interest to students of city government which have appeared in the last three months—June to September, 1902—are included in the following list. Future numbers will contain similar indices for each preceding quarter.

In the arrangement of the references, the following plan has been adopted: All relating to any one city have been grouped under that city. Thus, references on Sewage Disposal in Berlin are found under **Berlin**, subhead Sewage Disposal. The same is true as to countries. The references to Water Supplies in the United States, for instance, are under **United States**, subhead Water Works. In each case, cross references to the city and country have been placed under the main topic. Thus, for example, immediately following the head **Lighting**, there is a list of the cities and countries under which is found additional material on Lighting, but which is not general in character, relating only to the city or country referred to.

Upon classifying the material according to this plan, a small number of unclassifiable titles are found which resist every device of the bibliographer's art; titles referring neither to any particular city, nor country, nor single topic. These, together with the important general works, have been given special prominence by being grouped at the beginning of the Index under the rubric **City Government and General Works**. A similar plan has been followed in each country and city.

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BIOGRAPHICAL NOTICES

OF THE

WRITERS IN MUNICIPAL AFFAIRS FOR SEPTEMBER, 1902.

ROBERT HUNTER—Born in 1874. Graduated from the University of Indiana in 1896. Has since been connected with the Charity Organization Society, Northwestern University Settlement, the Helen Heath House, Hull House and City Homes Association—all of Chicago. Investigated the housing problem in Chicago for the City Homes Association and prepared a report, "Tenement Conditions in Chicago," which has attracted wide attention and been very generally quoted. Has also been a member of the Special Parks Commission and of the Schools Extension Committee. Has traveled abroad and resided for a short time at Toynbee Hall, London. Early in this year was appointed head worker at the University Settlement, New York.

PERCY W. ASHLEY—Formerly scholar of Lincoln College, Oxford; Russell research student of the London School of Economics, 1898-1900, and now lecturer in history and public administration there. Lectured at the University of Wisconsin, Summer School, 1901. Has studied local administration in England, France, Germany and the United States.

LETTICE FISHER—Born in London, 1875. Educated Baker Street Church of England High School, Somerville College, Oxford. First-class Honors Modern History (Oxford), 1897. Research student at London School of Economics and Political Science, 1897 and 1898. Subject of research, The Housing Problem. Married in 1899 to Herbert A. L. Fisher, Fellow and Tutor of New College, Oxford. Has written articles in *Economic Review*, *Economic Journal*, and *Dictionary of Political Economy*.

W. B. GUTHRIE—Born on a farm in northern Iowa. Graduated from Lenox College, Iowa, in 1893; from the State University of Iowa in 1895. Taught history and economics in Lenox College for two years. Spent one year as scholar in economics in Columbia University and one as fellow in The University of Chicago. Was two years in Europe studying economic and social conditions, and is at present writing a history of Socialistic Thought from the Reformation to the French Revolution, under direction of the economic department of Columbia University.

WILLARD E. HOTCHKISS—Born at Amber, New York, June 20, 1874. Educated at the Ithaca High School and Cornell University, holding a state scholarship and graduating in 1897. Accepted a position at the George Junior Republic, and soon was made assistant superintendent, which position he filled until October, 1900. Was appointed to a fellowship at the University Settlement, New York City, and while there investigated the Hebrew Bakers' Strike of that winter. His report

on Tenement Bakeries was published in the Year Book of the University Settlement for 1900. Is pursuing graduate study in political science and history in Cornell University, and holds the President White Fellow in Political and Social Science.

ADNA F. WEBER—Born in Concord, Erie county, New York, in 1870. Prepared for college in the public schools of Salamanca; graduated from Cornell University in 1894; as a post-graduate pursued studies in economics and social science in German and American universities and attained the degree of Doctor of Philosophy at Columbia University. His thesis on *The Growth of Cities in the Nineteenth Century* won the Grant Squires prize for research in sociology which is awarded by Columbia University once in five years. Is at present the chief statistician of the New York State Department of Labor.

LOUIS FREELAND POST—Editor of *The Public*, a weekly political and economic review, published at Chicago. Was born on a farm near Vienna, N. J., November 15, 1849. Learned the printer's trade on the *Hackettstown Gazette*, afterward working at *Bradstreet's* and the *Brooklyn Union*. Studied law from 1867 to 1870, and admitted to the New York Bar in the latter year. After spending a year in the South, he took up the practice of law in New York, and except from 1879-82, when he served as an editorial writer on the daily *Truth* of that city, continued in this vocation until 1891. In the earlier years of his law practice, became active in local politics as a Republican, and was Assistant U. S. Attorney from 1873 to 1875. Having accepted Henry George's land tenure and tax reform ideas, was nominated for Congress in the Eighth New York district by the labor organizations in 1882, and for District Attorney by the same organization in 1887. Has been closely associated with the George movement and for several years was editor of the *Standard*. Was editor of the *Cleveland (O.) Recorder* (daily) in 1896-97, and began the publication of *The Public* at Chicago in the spring of 1898. Has lectured in the United States and Canada, explaining and advocating the single tax.

JOHN MANN, JR.—A graduate of the University of Glasgow and a chartered accountant in practice there and in London. Is closely associated with the Glasgow Workmen's Dwellings Company, which has invested £54,000 in erecting simple, low-rented houses for about 2,900 persons of the laboring classes, and which has paid dividends of 4% for the past seven years. Is also secretary of a new corporation to take the control of the saloons or public houses into public hands. The subscribed capital is nearly £20,000, and "The Public House Trust (Glasgow District) Ltd." promises to spread throughout the United Kingdom.

JOHN EDWARDS—Born at Liverpool, England, February 14, 1861. Educated at local schools and University College, Liverpool. Is a member of Fabian Society, and president of the Liverpool branch since foundation in 1893 (except 1899-1901). In 1900 founded the Liverpool Housing Association, which investigates the conditions of the local housing problem and agitates for remedies. Has frequently lectured on Socialism and contributes to the press on subjects connected with municipal reform. Runs a successful mercantile concern.

ROBERT W. DEFEST—Born in New York, 1848. Graduated from Yale College in 1870 and from the Law School of Columbia University in 1872. Was admitted to the New York Bar in 1871, and after studying at Bonn, Germany, joined the law firm of Weeks, Forster & DeForest. Has been President of the Charity Organization Society since 1888, a founder and First Vice-President of

the Provident Loan Society, Chairman of the Tenement House Commission in 1900, Trustee of the Metropolitan Art Museum since 1899, and otherwise widely connected with similar organizations of New York City. With the organization of the new Tenement House Department for New York City was appointed commissioner, which position he now holds.

ELLEN COLLINS—As the article published in this issue of MUNICIPAL AFFAIRS indicates, Miss Collins has been for many years connected with practical work upon the housing problem and has made many other experiments than the one described in this issue.

LOUIS WINDMÜLLER—Born in Münster, Germany, 1835. Educated at the Gymnasium. Came to New York in 1853, where he has since been engaged in business as a merchant. In politics is a sound money Democrat; supported Cleveland on the tariff issue and McKinley on the financial issue. In municipal politics is an Independent. Besides campaign articles, has written on various subjects, chiefly questions in political economy in various magazines and other publications. Is a member of many social and political clubs.

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